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AT DEADLINE

Rebounding Real Estate Pushes California's Property Values Upward

State's Assessed Values Increase for 4th Straight Year

Thanks to a recovering real estate market, the Golden State saw the total value of state- and county-assessed property increase for the fourth straight year. 2014-15, values rose to \$4.918 trillion, an increase of \$282.2 billion (6.1 percent) from the previous year, announced Board of Equalization Second District Member George Runner.

"Higher property values are an encouraging sign that California's economic recovery is finally gaining traction throughout our state," Member Runner said. "This is good news, especially for homeowners still underwater and workers who still need jobs."

The value of county-assessed property increased by \$279.7 billion (6.2 percent) to \$4.825 trillion. The value of state-assessed property, mainly privately owned public utilities and railroads, totaled \$93.3 bil-

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MAIL TO:

Inland Empire Outlook

By Beacon Economics

Inland Empire Real Estate Prices Continue to Surge

As much of the Inland Empire's economy transitions from a recovery to an expansionary cycle, the region's residential real estate market is responding. Median single-family home prices rose 16.5%, to \$267,000, from the second quarter of 2013 to the second quarter of 2014. From a long-run perspective, median home prices in the Inland Empire have increased by over 71% since hitting bottom during the third quarter of 2009. Still, prices remain 32.1% below their all-time high of \$393,400 reached during the first quarter of 2007. Residential real estate prices during that bubble period, however, were unsustainable and home prices should not revert back to those levels without a commensurate jump in local incomes. Unless, of course, another bubble forms.

Homeowners in the Inland Empire who weathered the adverse effects of the recession and maintained their residences, are likely to benefit significantly from rising home prices, as their equity grows and they feel more optimistic about the economy. Increased financial flexibility among these homeowners should facilitate further consumer spending within the region.

At the city level, median home prices have followed the same upward trend, with the cities of San Bernardino (28.3%), Perris (28.1%), and Moreno Valley (24.1%) experiencing the largest increase in prices in the region over the past year. At the same time, residential foreclosure rates have tapered off significantly. The entire Inland Empire experienced a 23.1% drop in the number of foreclosure filings, to 1,615, from the second quarter of 2013 to the second quarter of 2014. The cities with the largest percentage decreases in foreclosure filings over the last year include Perris (-48.8%), Rancho Cucamonga (-41.7%), and Temecula (-40.2%).

Rising home prices across the *continued on page 20*

NEW DATA SHOWS RIVERSIDE-SAN BERNARDINO-ONTARIO IS A LEADING METROPOLITAN AREA FOR EXPORTS

Riverside Area Merchandise Exports Increased 20 Percent to a Record High in 2013

The U.S. Department of Commerce's International Trade Administration (ITA) announced new export data that shows merchandise exports from the Riverside-San Bernardino-Ontario metropolitan area totaled a record \$9.6 billion, an increase of 20 percent or \$1.6 billion from 2012 to 2013. This growth helped Riverside to remain a top metropolitan area for exports in 2013.

"The Department of Commerce is dedicated to assisting U.S. firms meet the needs of global consumers while strengthening our economy and supporting jobs throughout the Riverside metropolitan area and our nation," said Under Secretary of Commerce for International Trade Stefan M. Selig. "U.S. companies of all sizes are *continued on page 34*

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SPIRIT OF THE ENTREPRENEUR FINALISTS ANNOUNCED FOR THE NOV. 13 GALA

Finalists have been announced for the 12th annual Spirit of the Entrepreneur Awards Gala on Nov. 13, celebrating the top business leaders in the region by the Inland Empire Center for Entrepreneurship at Cal State San Bernardino.

The black-tie gala will be held at the Riverside Convention Center. The Spirit of the Entrepreneur Awards event has honored the top business leaders of the inland region since its inception in 2003.

"This year's finalists are an impressive group of very innovative companies," said Mike Stull, founder of the event and director of IECE. "They truly *continued on page 37*

REAL ESTATE NOTES

COLDWELL BANKER COMMERCIAL SELLS TWO APARTMENT BUILDINGS

Three top performing Coldwell Banker Commercial professionals recently completed the sale of two apartment buildings in Hesperia. Situated on Sequoia Avenue, the two apartment buildings boasted 30 units in total, offering the buyer an excellent opportunity for a prime rental property.

Executive Vice President, Mehdi Mostaedi and Vice President, Robert Basen, represented the seller of the two story complex. With a large presence in the High Desert’s Commercial Real Estate Industry, Mostaedi and Basen were confident their team would successfully locate the right buyer for this ideal investment property.

“Apartment properties are in high demand which definitely assisted in finding a buyer for this property. However, finding the right buyer is essential. Our team worked together to locate a serious buyer, which helped the success of this transaction,” stated Basen.

Mostaedi, in conjunction with Broker Associate, Emelie Kwon, represented the buyer, an investor in commercial property. “Working with Mr. Mostaedi has been a success and helped us find the right buyer for the Sequoia apartments. We always strive to understand our clients’ needs. Together, we combined our resources and were able to present our client with this opportunity we knew was an excellent fit,” *continued on page 23*



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2014 California and Southern California Summary of Labor Markets LAEDC Kyser Center for Economic Research

“The California unemployment rate fell in September to its lowest since July 2008, hitting 7.3%,” said Robert Kleinhenz, chief economist at the LAEDC. “California’s private sector continues to show momentum, adding jobs in most industries, led by gains in health care, professional and business services, and construction.”

California Summary (Seasonally Adjusted Numbers)

Current Month: September 2014

County/ Metro Area	Last Yr U-Rate %	Last Month U-Rate %	Current Month U-Rate %	Change in Nonfarm Jobs (y/y)
Orange County	6.1	5.4	5.1	+28,200 or +1.9%
Inland Empire	9.9	8.7	8.2	+29,900 or +2.4%
Ventura County	7.7	6.8	6.4	+5,600 or +2.0%

*NOTE: Detailed numbers at the county level are not seasonally adjusted. This may give rise to large swings from one month to the next. For that reason, this report generally emphasizes year-to-year changes over month-to-month changes, except where the monthly changes are noteworthy.

- The unemployment rate fell 1.5% from 8.8% a year ago to 7.3% in September 2014, and was the lowest in over six years, matching the rate from July 2008. Average since 1990 is 7.7%.
- Total employment was up year-to-year (359,200) and month-to-month (84,300).
- The labor force was up 0.5% (88,200) compared to a year earlier. Put differently, the unemployment rate in California is not decreasing because the labor force is shrinking; rather, it is falling because the state is adding jobs more quickly than the labor force is growing.
- Nonfarm (wage and salary) jobs fell by 9,800 month-to-month but rose by 297,000 or 1.9% YTY. The monthly decline is small in percentage terms (-0.1%) and may be revised upward in subsequent releases.
- Government sector payrolls fell by 2,200 jobs on net, as job gains at the state level (+9,000) were offset by losses at the federal and local job losses of 2,800 and 8,700 respectively.
- Most segments of the economy added jobs on a year-to-year basis, led by Health Care and Social Assistance (59,300 jobs or 3.0%), Administrative Support and Waste Services (49,100 jobs or 5.0%), Professional, Scientific and Technical Services (45,000 jobs or 3.9%), Construction (38,300 or 6.0%) and Leisure and Hospitality (38,300 or 2.3%).
- These five industries contributed over 230,000 of the 297,000 jobs added year-to-year in September.
- The biggest gain in percentage terms occurred in Construction (+6.0%), Administrative Support and Waste services (5.0%) and Information (4.9%).
- Government, Nondurable Goods, and Finance and Insurance lost jobs in year-to-year terms.
- Across the state’s large metro areas, seasonally adjusted year-to-year job gains were led by the San Francisco Bay Area at 3.5%, while the San Jose/Silicon Valley region grew at 3.2%. Here in Southern California, seasonally adjusted year-to-year job gains were as follows:
 - o San Diego: +2.4%
 - o Inland Empire: +2.1%
 - o Orange County: +1.8%
 - o Ventura: +1.6%

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FINANCIAL COLUMN

New Study Finds That Fraternal Benefit Societies Generate an Average of \$3.8 Billion in Annual Value to America's Communities

Center for Financial Policy at the University of Maryland releases study that demonstrates and quantifies the large and sustained economic impact of fraternal benefit societies such as Thrivent Financial.

By William J "Bill" Cortus, CFP, Financial Consultant, Thrivent Financial

A new study released by the Center for Financial Policy at the University of Maryland demonstrates that fraternal benefit societies contributed an average of \$3.8 billion per year to the United States economy from 2007 to 2011. Even in the face of a deep recession, fraternal benefit societies produce \$76 in value to society for each dollar the federal government invests, through the fraternal tax exemption, to help support their operations. This is according to the study authored by Phillip Swagel, a professor at the University of Maryland School of Public Policy, who also served as a senior economist in both the Bush and Clinton Administrations.

Building on his September 2010 analysis of fraternal benefit societies' economic contributions, Swagel confirms and expands on the earlier paper's finding that the nation's two largest fraternal benefit societies (Thrivent Financial and the Knights of Columbus) provided \$3.4 billion in a single year through direct support and valuable social capital. Over the five year period studied in Swagel's new report, fraternal benefit societies were found to have contributed a total of \$19 billion to the U.S. economy, filling growing needs that might otherwise go unmet in communities nationwide.

Working through their grassroots network of member groups called lodges, fraternal members are engaged in their communities and uniquely positioned to identify and help meet pressing needs large and small, at both the local and national levels. The study finds that fraternal benefit societies, including societies such as Thrivent Financial, Modern Woodmen of America, Polish National Alliance, Knights of Columbus, Woodmen of the World/Omaha Woodmen Life Insurance Society and more, provide not only direct charitable contributions and volunteerism, but also much-needed "social capital." This capital is built through the efforts of fraternal members bringing people together for the common good and results in stronger communities nationwide.

America's fraternal benefit societies are not-for-profit mutual aid organizations created more than a century ago to serve the financial and social needs of communities. Swagel notes, "as member-owned, mission-based organizations, fraternal benefit societies are motivated by the opportunity to help others." While fraternal benefit societies provide some \$1.6 billion a year in direct contributions to communities, their impact throughout the United States—from assisting families struggling with medical bills to providing financial literacy initiatives to acting as a first-response network in the face of natural disasters—generates another \$1.7 billion in social capital, according to Swagel's comprehensive analysis.

"Fraternal benefit societies continue to play a quiet but vital role in helping build and maintain the economic and social infrastructure of this country. This is especially important during an economic downturn when federal, state and local resources to serve communities in need are scarce," said Joseph Annotti, president and CEO of the American Fraternal Alliance. "The fraternal model enables these organizations to help their members achieve financial security and have the opportunity to give back to their communities. By bringing



William J. "Bill" Cortus

people together to serve their neighbors in need, the fraternal model builds valuable social capital that strengthens communities from the inside out."

Swagel's latest analysis expanded on his previous effort by assessing fraternal activities over a longer period of time and through a broader range of fraternal benefit societies. He demonstrates how such activities build social capital through the networks fraternal benefit societies create that bring people together for the common good, build community trust, widen awareness of local needs, educate and inspire younger generations of service, as well as provide a consistent first response in times of crisis – and a consistent presence after the crisis as well.

For example, Thrivent Financial and its members serve as the largest source of non-governmental support to Habitat for Humanity International with fundraising and thousands of volunteers; the Modern Woodmen of America members nationwide provide community educational programs ranging from financial literacy to exercise and nutrition; the Knights of Columbus sponsor the Special Olympics nationwide.

"Fraternal chapter members benefit from their organization's collective experience to magnify their local charitable and volunteer efforts many times over to make a consistent positive impact nationwide – including in difficult economic times when their efforts are especially valuable to their communities," said Swagel. "With social capital having an important positive impact on the U.S. economy, the policy question is whether and how the social structures such as fraternal benefit societies that generate beneficial social capital can be further encouraged and supported. Government policy is part of that, including the tax policy that has long worked to support fraternal societies."

At a time of shrinking government budgets and rising demands from communities struggling through a weak economy, this updated study again confirms that fraternal benefit societies represent a tax policy solution with an enormously positive ratio of benefits to costs for society. The beneficial activities performed by government or corporations are important, but cannot replace the level of commitment of dedicated fraternal member-volunteers who are active in their communities and come together through their lodges to help others in a more targeted, efficient and consistent way. As Swagel suggests, "the fraternal is the community."

To learn more, go to: <http://blogs.rhsmith.umd.edu/financialpolicy/newsandevents/swagel-economic-contributions-of-fraternal-benefit-societies-a-five-year-perspective>

To download key findings from the report go to: <http://fraternalalliance.org/wp-content/uploads/2014/09/Swagel-Report-Key-Findings-9-8-15-REVISED.pdf>

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Quotations on Success

The most important single ingredient in the formula of success is knowing how to get along with people.
Theodore Roosevelt

Success won’t just come to you. It has to be met at least halfway.
Frank Tyger

The road to success is usually off the beaten path.
Frank Tyger



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SALES

The 3 Major Sins of Sales Management

CEOs Must be Aware of How They’re Using Key People, Says Sought-After Speaker

It’s a simple fact of business: Without sales, no one else downstream can do their jobs, says veteran sales manager and business speaker Jack Daly. Because of how vital sales are to a company, CEOs frequently tend to misuse their best people, he says.

“There are three sins that minimize the sales management role, which ultimately holds the company back from achieving its growth,” says Daly, author of “Hyper Sales Growth,” (www.jack-daly.net).

“When they misallocate key players, small- to medium-sized businesses tend to go into one of two directions. They either stay small to medium, or they go out of business. When you ask why, it most often comes down to a violation of one or more of these three sins of sales management. Having the right people in important spots is absolutely the secret to success.”

To ensure continued growth, Daly says the people at the top must avoid the following:

Sin No. 1... is committed when the CEO or owner wears the hat of the sales manager. If you are doing that, you’re essentially relegating both the CEO job and the sales manager job to part-time status. In effect, you’re saying, “I’m going to grow my business part time.” If you want your business to grow, you must grow your sales force, and you need someone doing that full time.

Sin No. 2... is to make the best salesperson the sales manager. It can work, but seldom does. The usual scenario, however, is you

lose your best salesperson and get a mediocre sales manager. The role and the responsibilities are entirely different. A salesperson’s role is to win new customers and nurture the ones you have, thereby differentiating you from your competitors. The sales manager’s job involves recruiting, training, coaching, building and developing.

Being effective at one of those jobs is not an indicator that a person will be equally effective in the other. Salespeople are used to immediate gratification, involving a deal-to-deal routine. Sales managers, by contrast, must take their time to recruit, train and coach.

A salesperson might easily become disenchanted with the pace of the new role and look for another sales job, perhaps with your competitor.

Sin No. 3... is probably the most grievous of all. The best salesperson is made a sales manager, but he or she is also required to continue booking business. It’s absolutely ruinous.

The person’s focus will remain fixed on the customer, as that is how their compensation is driven. Accordingly, the sales team will be underserved, missing the opportunity for leveraged growth.

The key to growth is to put the right people in the right places, Daly says. “Since sales drive business, it’s essential to match skills and personality types to the jobs, and to ensure the people can focus on their roles,” Daly says.

Time to Review Your Medicare Coverage

By David Sayen

Medicare’s annual open enrollment season is underway, and I want to encourage everyone with Medicare to review their current health and prescription drug coverage.

Open enrollment began Oct. 15 and runs through Dec. 7, 2014. If you want to change your Medicare Advantage or Medicare Part D (prescription drug) plan, this is the time of year to do it. Any new coverage you select will take effect Jan. 1, 2015.

If you have Original (traditional) Medicare and you’re satisfied with it, you don’t need to do anything during open enrollment.

My agency, the Centers for Medicare & Medicaid Services, or CMS, announced recently that the average Medicare Advantage premium for 2015 is projected to be \$33.90 monthly. CMS also estimated that the average basic Part D premium in 2015 would be \$32 per month. Since passage of the Affordable Care Act in 2010, enrollment in Medicare Advantage has increased 42 percent to an all-time high of more than 16 million people. Medicare Advantage premiums, meanwhile, have decreased 6 percent. The law is also closing the Part D “donut hole,” with more than 8.3 million people saving more than \$12 billion on prescription drugs through last July.

Meanwhile, the quality of Medicare Advantage and Part D plans continues to improve. This year, people with Medicare who enroll in such plans will have access to more high-rated, four- and five-star plans than ever before. About 60 percent of Medicare Advantage enrollees are now in plans earning four or more stars in 2015, compared to an estimated 17 percent in 2009. Likewise, about 53 percent of Part D enrollees are currently in Part D plans with four or more stars for 2015, compared to 16 percent in 2009.

Medicare plans’ coverage options and costs can change each year,

and Medicare beneficiaries should evaluate their current coverage and choices and select the plan that best meets their needs. If you think your current coverage will meet your needs for 2015, you don’t need to change anything.

A variety of resources are available to help you compare your current coverage with new plan offerings for 2015. You can:

- Visit www.medicare.gov to review plans available in your area, as well as their costs, and enroll in a new plan if you decide to. Open enrollment information is available in Spanish.
 - Call 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about your coverage options. TTY users should call 1-877-486-2048. Counseling is available in a wide variety of languages.
 - Review the 2015 Medicare & You handbook. This handbook has been mailed to the homes of people with Medicare and it’s also online at: www.medicare.gov/pubs/pdf/10050.pdf.
- Get free, unbiased, one-on-one counseling from your local State Health Insurance Assistance Program (SHIP). Local SHIP contact information can be found:
- At www.medicare.gov/contacts/organization-search-criteria.aspx or;
 - On the back of the 2015 Medicare & You handbook or;
 - By calling Medicare (at 1-800 number above).

People with Medicare who have limited income and resources may qualify for Extra Help to pay for their Part D drug plans. There’s no cost or obligation to apply for Extra Help. Medicare beneficiaries, family members, or caregivers can

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Why are US business executives so ineffective at selling into Europe?

US companies spend 13.7 bn euros (\$17.3bn) a year sending business representatives on sales assignments to Europe, yet European companies spend less on penetrating the US market and get better results.

Speaking at a breakfast meeting for US companies in London Robin Chater, the secretary-general of the Federation of International Employers (FedEE), pointed out the serious trade imbalance between the USA and European Union (EU).

According to Robin Chater, “According to the European statistical agency Eurostat last year the EU exported 288 bn euros of goods to the USA, but only imported 196 bn euros in goods from the USA. The imbalance was narrower, however, when we look at services. EU exports of services to the USA were worth 161 bn euros, yet imports from the USA amounted to 148 bn euros a year. Moreover, the trade gap in both goods and services has been deteriorating every year since 2009.”

Yet these results are in spite of much greater face-to-face activity by US sales executives to achieve sales in the EU. Last year there were 1.3 million visits by US executives to the EU compared to less than 900,000

visits by EU business executives to the USA.

Why are business executives from the EU twice as effective in getting sales during business trips than US executives?

The reason is not because US companies send more executives to Europe as part of a sales team, thus multiplying the cost. Most travelers in both directions venture there alone. Neither do executives in the EU back up their visits with greater telephone, email or teleconferencing contacts.

One of the biggest barriers facing US executives is their normally poor command of foreign languages. Perhaps this is the reason why the most popular destination in the EU is the United Kingdom? US business executives are also more likely to combine business trips with holiday and leisure pursuits than EU business travelers going to the USA.

Many US companies clearly realize that face-to-face relationships are not developing in

Europe as well as they should. That is perhaps why over 20% of business trips into Europe are for conventions, conferences and trade shows. But even that is not generating the kind of outcome that would produce a return on the 17.3 bn dollars invested in business trips to Europe.

Much of the problem could be overcome by careful planning, the use of commercial agents in Europe to arrange meetings and interpreters when language differences exist. US executives also need to be trained to deal with cultural differences. This is never in doubt when visiting Japan, for instance, but there is a deep-seated assumption that Europe is just like America – but with smaller freeways and only 10% tipping in restaurants. In fact the cultural differences can be huge – even between the USA and United Kingdom.

Another area where business travelers could achieve a substantial return on the costs of

their trip is through informal business networking. Existing face-to-face networking events are difficult for the foreign visitor to get involved in. That is why The Federation of International Employers (FedEE) has developed a new business travel networking community – or butN for short. butN goes beyond LinkedIn by having as its objective the organization of informal face-to-face meetings rather than just establishing connectivity via the Internet.

butN (www.butn.co) is being launched last month in Europe after a successful beta launch in Australia last week. It is free, safe and easy to use and FedEE calculates that if only three or four new business contacts are made during a typical 12-day stay in Europe by a US business visitor the trip would be justified - whatever the outcome of meetings that have been planned in advance.

CMS Kicks Off Effort to Help Marketplace Enrollees Stay Covered

Consumers should come back to HealthCare.gov, reach out to the call center, or visit with an in-person assister to make sure they choose the plan that best meets their needs starting Nov. 15.

The Centers for Medicare & Medicaid Services (CMS) is committed to making it as easy as possible for current Health Insurance Marketplace enrollees to renew their coverage for 2015. It is encouraging consumers to come back at the start of Open Enrollment on Nov. 15, update their 2015 application, and compare their options to make sure they enroll in the plan that best meets their budget and health needs for next year. Consumers will begin to receive notices from the federally-facilitated Marketplace in the mail and in their HealthCare.gov accounts, explaining how they can renew their coverage during Open Enrollment.

CMS is working to make sure consumers have the assistance and information they need—this communication is just the beginning of an effort to help consumers stay covered. Importantly, to help simplify the re-enrollment process, when consumers return to HealthCare.gov starting on Nov. 15 and initiate their 2015 application, 90 percent of their online application will already be filled out or pre-populated. In-person assistance will be available to help review an applicant’s options and find a plan that best suits their needs. Also, we are staffing up an additional 1,000 call center representatives this year over last year that will be available to answer questions and walk consumers through the coverage process.

“It’s important for people to come back to the Marketplace dur-

ing Open Enrollment, because every year, insurance companies make changes to premiums, cost-sharing and benefits. And with 25 percent more issuers offering coverage in 2015, consumers have more plans to choose from and more issuers are competing to offer a better deal,” said CMS Administrator Marilyn Tavenner. “This gives consumers the opportunity to shop and compare plans that may save them more money, offer more services or include more doctors in the network. We want consumers to have the most up-to-date information so they can make the right choice for them and their families.”

The notices consumers will begin receiving explain the renewal process and how they can return to the Marketplace between Nov. 15, 2014, and Dec. 15, 2014, to update their application for next year, shop for the plan that best meets their budget and health needs, and determine if they are eligible for financial assistance for coverage that begins as early as Jan.1, 2015.

If consumers do not return to the Marketplace to update their application, they generally will be auto-enrolled in the same plan - with the same amount of advance payment of the premium tax credit and same cost-sharing reductions – as the 2014 plan year. They can change plans during open enrollment through Feb. 15, with coverage in their new plan

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5 Tips to Help Small Businesses Avoid Being Audited

According to the Internal Revenue Service (IRS), over 230 million tax returns are expected to be filed each year. With that in mind, the Oct. 15th deadline for those to file who requested a six-month extension is now upon us. One of the most nerve wracking aspects about tax season for millions each year is the possibility of being audited. For small business owners and those who are self-employed, the chance of being audited is even greater.

“Small business owners and those self-employed are audited approximately seven percent of the time,” explains John Gregory, tax practitioner and founder of 1040Return.com, a site providing tax preparation and resources. “That may not seem like much, until you start comparing the seven percent to the millions who have filed. Then it really adds up!”

Gregory, who specializes in tax preparation for small businesses and the self-employed, explains that the group runs a higher risk of being audited because they follow a Schedule

C form. This form often brings with it some red flags to those who may be reviewing the returns. Here are five tips to help small businesses and the self-employed avoid being audited:

Hire a professional. It’s easy for people to make mistakes if they try to prepare the tax documents themselves. Those who have a professional do the preparation are more likely to reduce the chances of having errors or overlooking important information that should be taken into account.

Be honest. While some people may find it tempting to lie about their income or expenses, it could come back to bite you. Those who are honest are going to fare far better all the way around when it comes to avoiding an audit and living through one.

Review the numbers. There are people who have entered the numbers incorrectly, which will throw everything off. Whether you do it yourself or you hire a professional to do it, you should review the numbers to make

sure everything was entered correctly.

Watch your deductibles. Taking deductions can be tempting, especially for those who own their own business or are self-employed. However, if they are not done correctly, honestly, or they are not legitimate, they can be a huge red flag that leads to an audit.

File electronically. When you file your tax return electronically, you will reduce the risk of errors from the information being keyed in. It helps to streamline the process and ensure that the information you provided is recorded without any changes.

“There are other tips of the trade to help avoid audits,” adds Gregory. “On our website we provide resources, including videos and an expense log, that have been used to help people save thousands of dollars since we started doing this in 1998.”

1040Return.com provides tax software resources, information, tools, and more. It has been designed to help the self-

employed and small business owner. They have also conducted research to calculate the average net profit for all 318 industries, based off of average gross sales. This free information helps small business owners maintain accurate records and provides an idea of IRS expectations. They also provide audit protection insurance that helps if there is ever an audit. For more information on 1040Return.com visit the site at: www.1040Return.com.

About 1040Return.com
Since 1998, 1040Return.com has provided a range of tax-related services to assist small businesses and those who are self employed. They offer tax preparation, audit protection insurance, a video library, expense forms, and a variety of other tools and resources. The company is owned by John Gregory, a tax practitioner and enrolled agent with the Internal Revenue Service. For more information on 1040Return.com visit the site at www.1040Return.com.

Immigration Reform: What It Means For California Employers

By Richard M. Green, Partner, Immigration Practice Group Chair, Carothers DiSante & Freudenberger LLP

President Barack Obama has promised unilateral action on immigration reform following the November 2014 elections. Although the precise details of the administration’s action are a closely guarded secret, the effect of unilateral executive immigration reform on California employers is foreseeable. Employers can expect to see more job applicants presenting temporary Employment Authorization Documents (EAD) as a means of establishing their identities and authorization to work in the United States.

In June of 2012, the Obama administration announced that it would grant Deferred Action for Childhood Arrivals to undocumented individuals who came to the United States as children, and met other certain criteria. With the announcement of this policy change, these individuals received a promise from the executive branch that they would not be deported and those eligible would receive a temporary EAD card and a Social Security Card (with disclaiming language as to employment eligibility). The following year, California Governor Jerry Brown signed a bill granting driver’s licenses or identification cards to undocumented immigrants with a distinction that it may only be used for driving, not for federal identification. The easiest way for the administration to effectuate unilateral immigration reform would be to expand the use of and eligibility for, Deferred Action and issue more temporary EAD cards. California employers should anticipate seeing more applicants presenting EAD cards, and be prepared to handle those that present this card as their

basis for employability. Specifically, employers need to track the expiration date of their employees’ EAD cards, know the rules regarding the treatment of documents establishing employment eligibility, and be prepared for employees in their current labor force changing their names, citizenship status and/or Social Security numbers.

The Immigration and Nationality Act (INA) requires all employers to collect and examine documents that establish a potential employee’s authorization to work in the United States. Unlike most documents employees present to establish employment authorization, employers must track the expiration of EAD cards, and terminate an employee upon expiration of the card.

When asked to produce identity and employment authorization documents, most prospective employees present driver’s licenses, Social Security cards, US passports, and Alien Registration Cards (Green Cards). Employers should not concern themselves with the expiration date of these documents because an employee’s citizenship or permanent resident alien status does not expire with the document. However, an EAD card is different. It is only a temporary grant of employment authorization. A company that continues to employ a staff member after the expiration of the EAD card will be found to have employed an unauthorized foreign national. Employers should track EAD card expiration dates carefully and terminate employees whose EAD cards are

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL STOCK CHART

THE GAINERS					THE LOSERS				
Top five, by percentage					Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	%Change	Company	Current Close	Beg. of Month	Point Change	%Change
American States Water Company	33.58	30.42	3.16	10.4%	Provident Financial Holdings, Inc.	14.48	14.59	(0.11)	-0.8%
Monster Beverage Corporation (H)	98.36	91.67	6.69	7.3%	Simplicity Bancorp, Inc.	16.77	16.80	(0.03)	-0.2%
CVB Financial Corp.	14.59	14.35	0.24	1.7%					

	Ticker	10/21/14 Close Price	9/30/14 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
American States Water Company	AWR	33.58	30.42	10.4	34.00	26.72	22.2	NYSE
CVB Financial Corp.	CVBF	14.59	14.35	1.7	17.48	13.35	14.9	NASDAQGS
Monster Beverage Corporation (H)	MNST	98.36	91.67	7.3	99.05	54.41	42.2	NASDAQGS
Simplicity Bancorp, Inc.	SMPL	16.77	16.80	(0.2)	18.43	15.32	23.3	NASDAQGS
Provident Financial Holdings, Inc.	PROV	14.48	14.59	(0.8)	17.30	13.75	22.3	NASDAQGS

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Five Most Active Stocks	
Monster Beverage Corporation	23,598,340
CVB Financial Corp.	7,283,260
American States Water Company	2,384,900
Simplicity Bancorp, Inc.	698,110
Provident Financial Holdings, Inc.	146,740
<hr/>	
D&P/IEBJ Total Volume Month	34,111,350

Monthly Summary 10/21/14	
Advances	3
Declines	2
Unchanged	0
New Highs	1
New Lows	0

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Lee & Associates Riverside Releases Third Quarter Industrial Market Summary

The third quarter summary reports strong activity and strong gross absorption.

The Riverside office of Lee & Associates, the nation’s largest broker-owned commercial real estate firm, has released its third quarter 2014 Industrial Market Summary for manufacturing/distribution buildings for the East Valley Market in Southern California’s Inland Empire.

The summary reports that even with tremendous lack of inventory, the third quarter still posted strong activity and gross absorption. Absorption in 2013 of just under 14.8 million square feet surpassed the figures seen in 2012, and represented the largest amount of square feet absorbed annually in the history of the marketplace.

The report also found that gross activity in the third quarter was just under 4.6 million square feet, with investment purchases and lease renewals accounting for 42% of the total. Demand for distribution buildings continues to outpace new supply due to increased port activity and increased consumer confidence.

“We continue to see a great deal of activity and a continued robust industrial market in the East Valley market,” said David

Illsley, president of Lee & Associates Riverside. “We expect this trend to continue into the fourth quarter and into 2015.”

Vacancy rates decreased in the third quarter to 5.1%, tightening the market across almost all size ranges. Vacancy rates have now been on a declining path for four years from when they reached their peak at almost 20% in 2009. Year-end 2014 will show more steady decreases in vacancy, as the market remains stable and new construction in smaller building sizes remains limited.

The third quarter summary, which was prepared by Caroline Payan, director of marketing and research of Lee’s Riverside County offices, also found that construction supply companies are becoming extremely active as a result in increased construction as well as logistics companies expanding their footprint and establishing new facilities in the market. Given these factors, demand for industrial buildings in the Inland Empire’s East Valley is poised to continue to outpace new supply with third quarter 2014 absorption figures at 2.7 million square feet.

MANAGEMENT

Roderick Kramer: How Do Trustworthy Leaders Behave?

A scholar explains some signs that a boss has your—and the organization's—best interests at heart.

It can be easy to trust too quickly, especially when a leader is affable, has an impressive résumé, and tells you what you want to hear. In 30 years of surveying senior executives, social psychologist Roderick Kramer has found that 8 out of 10 report being burned at least once because they trusted too much or put their faith in the wrong person at some point in their careers.

It's important for an organization to build trust among workers for several reasons, says Kramer. Employees who know they can trust their leaders are happy workers who believe in what they are doing. Creating this trust from within can also lead to public trust. “A lot of leaders talk about public trust, then they focus on the impression-management side of things,” says Kramer, “it's much more important to establish genuine trust within your organization, which leads to trustworthy performance, which then builds over time into a public reputation of being trustworthy.”

With surveys from Edelman, Harvard's Center for Public Leadership, and others reporting public trust in business and government leaders at near historic lows, Kramer says it's a good time for leaders to build a trustworthy reputation. “People are looking for leaders they can trust, and so there's a lot of capital sitting on the table for leaders who can get the equation right.” So how do truly trustworthy leaders behave?

THEY PROJECT CONFIDENCE, COMPETENCE, AND BENEVOLENCE.

Research shows that trustworthy leaders demonstrate that they have the skills and knowledge to steer the organization, that they don't shy from straight talk, and that they are acting in the best interests of the organization, rather than in their own best interests.

“These things sound obvious, but still it's important to look for ways to communicate them,” says Kramer. “Several people have written about the importance of leading by walking around — being present, accessible. Leaders like this leave a good impression as tangible, real people.”

THEY SAY—AND SHOW—THAT TRUST IS AN IMPORTANT COMPANY VALUE.

In a way, good leaders are trust teachers, says Kramer. “They talk about the importance of trust, so that people know the leader values it, and that there will be consequences if that trust is violated.” He notes that at Pixar, a company known for creating animated films that kids love and parents can trust, CEO Ed Catmull has instituted workshops specifically to educate colleagues about how the company views trustworthiness.

As an example of demonstrating trust in employees, Kramer cites Whole Foods CEO John Mackey and his policy whereby employees directly hire new people to work on their teams, rather than relying on a system of centralized hiring through HR. “He's pushing the decision-making process from the top down to the people who are going to have to live with the consequences of those decisions, and that doesn't happen in many organizations,” says Kramer.

THEY ESTABLISH CLEAR ROLES AND SYSTEMS TO SPEED TRUST.

While one leader's behavior can set a tone of trustworthiness,

the entire company needs to have rules that enable trust to permeate a group's culture, Kramer has found in his research. “When people know what they're supposed to do, and they know what other people are supposed to do, then they trust that system of roles to work.”

He points to Pixar's “Braintrust,” which Catmull describes in his book, “Creativity, Inc.,” the process by which the company's top minds relentlessly vet creative ideas and identify a project's problems. Because the system is so rigorous and well defined, it engenders trust in the ideas that are deemed good enough to move forward. “And once you've had a history of success with that culture of rules, it becomes a background expectation,” says Kramer, a state he calls presumptive trust, which in turn leads to trustworthy performance.

THEY SHARE THE CREDIT, AND THEY TAKE THE BLAME.

Because leaders are highly visible, people both within an organization and outside the organization tend to overweight their responsibility for successes and failures, a phenomenon the late Harvard scholar Richard Hackman called the “leader attribution error.” For example, look at the success of the late Steve Jobs, says Kramer. “Many creative minds at Apple contributed to the development of the iPhone, but in the mainstream Jobs got the credit.”

Leaders can beneficially exploit this phenomenon to build trust by being out in front of the organization's decisions, says Kramer, so that when good things happen, people recognize that the leader was in charge of the process, even though he or she might share the credit. “And there's a little bit of evidence that suggests that when leaders are generous at sharing credit, they actually are more trusted,” he says. “It shows that they are fully confident.” Likewise, demonstrating confidence by admitting full responsibility when something goes wrong — even if the leader wasn't fully responsible — can in some cases enhance a leader's reputation.

THEY DON'T MASK A CRISIS.

“One of the fatal mistakes many organizational leaders make is not the initial misstep that causes the crisis; it's the cover-up — the attempt to spin it or mask the problem,” he says. People quickly lose confidence in leaders who do this, says Kramer, pointing to bankers during and following the 2008 financial crisis. “I think some of the disenchantment with Wall Street was that leaders didn't really take responsibility for their errors,” he says. “They blamed the system, or imprecise regulation — and people don't like that because it's a dodge.”

Instead, Kramer suggests, acknowledge the problem quickly, take swift and decisive action to address it, and put in place measures to prevent its reoccurrence. If the problem involves a defective product, recall it “and make a very public display of the new safeguards or policies that will prevent it from happening again.” In a recent book with Todd Pittinsky, “Restoring Trust in Organizations and Leaders,” Kramer suggests it is possible for leaders and organizations to regain the public's trust, but it isn't easy.

Roderick Kramer is the William R. Kimball Professor of Organizational Behavior at Stanford Graduate School of Business.

MARKETING

Do You Overcomplicate Marketing? Why You Can Actually Make Big Progress in Just Five Days

Nothing can throw a normally decisive, quick-thinking business owner into a state of despair faster than trying to figure out their next marketing move. Most business owners, says Mark Satterfield, overcomplicate marketing. He offers a turnkey system that helps business owners “set and forget” their marketing efforts.

For many business owners, the very thought of marketing is overwhelming. They say things like, There are a million different options. How am I supposed to know where to start? Or, I’m not Don Draper. I can’t write an ad, blog, or email that people will actually want to read. And, let’s not forget, I tried X and didn’t see a return so no way am I spending a bunch of money on Y only to get the same non-result. Calm down, says Mark Satterfield: Marketing really doesn’t have to be so complicated.

“There’s a common misconception that successful marketing requires weeks of brainstorming, months of analysis, years of consistent implementation,” says Satterfield, author of the new book “The One Week Marketing Plan: The Set It &

Forget It Approach for Quickly Growing Your Business.” “No wonder people give in to analysis paralysis!

“Believe it or not, one week is all it takes for most businesses to get a handle on their marketing,” he adds. “The One Week Marketing Plan takes what is rumored to be so difficult and makes it manageable—meaning people will take action—meaning they start seeing results.”

Satterfield’s book describes a turnkey system for implementing a successful marketing plan. It tells readers what to do and when to do it by laying out a step-by-step, “set it and forget it” system entrepreneurs and small business owners can put in place in just five business days.

Read on for an overview of

what happens in these five powerhouse days:

DAY ONE: Choose Your Niche Market. In 2009, Matt Sonnhalter switched the focus of his advertising and marketing agency from B2B industrial manufacturing accounts to working only with companies that sell products to professional tradesmen. To further set itself apart, Sonnhalter Advertising created a new category of business: Rather than be a B2B company, of which they would be one among thousands, Sonnhalter dubbed itself a B2T or “business-to-tradesmen” agency. This niche focus has had a tremendous effect. It has brought in many new business leads, attracted business from large global brands, and earned Sonnhalter a spot on BtoB magazine’s top agency list from

2009–2012.

“Finding his niche gave Sonnhalter access to a well-spring of business,” says Satterfield. “Many businesses resist niche marketing because they think focusing on a niche will mean they’ll miss out on opportunities outside of that particular area. But the truth is, focusing on a niche helps you stand out from your competition and eliminate many of the potential objections people have about doing business with you. In short, the key to attracting lots of new clients is to have a marketing message that speaks directly to a specific group.

“When it’s time to choose your niche, the best place to start is with your current list of clients,” he adds. “Look for common industries and functions, whether one group is spending more on your services than another, who’s easier to sell to, who you enjoyed working with, and so on. Building on your current strengths is one of the easiest ways to become the predominant expert in a particular area.”

DAY TWO: Create Your Free Offer. Once you’ve chosen which niche market to target, it’s time to draw them in. A great way to do that is by giving them information they want in the form of a free report. Your free report is the first step in the client attraction process. It serves two purposes. First, it helps you build credibility and trust with prospective clients. Second, it allows you to provide prospective clients with enough information that they believe you know what you’re doing but not so much that they can do

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COMMUNICATION

So Are You Annoying Your Co-Workers Without Even Knowing It?

According to the new ‘MailTime Email Mistakes Survey’ conducted by MailTime -- a mobile app that makes business email on your smartphone faster, easier, and more conversational -- the top five biggest business email mistakes are:

MAILTIME’S TOP 5 BUSINESS EMAIL MISTAKES:

- #1: Emails that are “insensitive” in tone (93% disapproval)
- #2: Emails that are not personally addressed to you (88% disapproval)
- #3: Emails that have numerous replies (87% disapproval)
- #4: Emails that have numerous recipients (82% disapproval)
- #5: Emails that are too long (81% disapproval)

To conduct this study, MailTime surveyed a sample representative of 1,000 working adults. Interestingly, survey data also indicated that excessively long business email communications are not only annoying, but also ineffective:

- 19% of people won’t fully read an email longer than 1 paragraph
- 51% of people won’t fully read an email longer than 2 paragraphs
- 76% of people won’t fully read an email longer than 3 paragraphs
- 84% of people won’t fully read an email longer than 4 paragraphs
- Only 10% of people will actually read word-for-word an email longer than 7 paragraphs

Source: www.MailTime.com

Overcomplicate...

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whatever they need without hiring you.

The first step to writing your free report is to choose an attention-grabbing subject. Here's what you want to consider: What's the biggest area of pain for your target audience? What are they most afraid of? What are they most curious about knowing? As you develop the content of your report, Satterfield recommends carefully balancing how much information you include. He says the best formula to follow is to tell your readers what to do and what not to do, but not precisely how to do it. Then, top it off with a compelling title.

"If you still need proof that this works, consider that it greatly improved the business of an online perfume retailer," says Satterfield. "What could an online perfume seller possibly give away for free online to draw in customers? After all, you can't download digital scents! No need, because this business owner knew his customers. He knew most online perfume buyers fear paying for an expensive perfume but being sent a cheap imitation. So, the owner wrote a free report, '20 Ways to Spot a Fake Perfume.' And it changed his business. He now has an email list with 18,000 subscribers, 5,000 friends on Facebook, and more than 100,000 Twitter followers.

"Now, you might be thinking, I'm a business owner, not a writer! There's no way I can write a compelling free report," he adds. "For those who feel they can't do it, I do recommend outsourcing this task to a professional writer. There are great websites, like Elance.com and Guru.com, that can help you connect with professional freelance writers."

DAY THREE: Create a Website for Your Free Offer. Now, you need a page on your website where prospects can get your free report. You have a

couple of options for where this page appears on your website. It could be the landing page, otherwise known as the home page, on your existing website. Alternatively, it might be a dedicated page that resides within your site.

Satterfield recommends that you include a few key elements on your website:

- A catchy headline
- Bullet points to capture the reader's curiosity and convey benefits
- An opt-in box for gathering email addresses
- A thank-you page

"I recommend heavily promoting your free offer on your website's main landing page," says Satterfield. "That's what I do on GentleRainMarketing.com. Traditionally, landing pages focus primarily on communicating what the company does. But if we do not get our visitors to opt in when they come to the site, we lose control of our ability to follow up with them. It's hard to send ongoing messages to people if they don't tell us who they are."

DAY FOUR: Develop a Series of Drip-Marketing Messages. While creating your free offer that motivates prospects to "raise their hands" and express their initial interest is important, keep in mind that it's just the first step. Now it's time to develop your drip-marketing messages that will convert these prospects into paying clients. These ongoing messages will build trust and credibility and play a significant role in getting you more new clients.

"You can send out two types of messages: timed and broadcast," explains Satterfield. "Timed messages are sent out based on the number of days that have elapsed since a person initially signed up for your free report. You might set up a schedule so that immediately after your report is requested, the reader gets a 'thank-you' email. Then one day later, email

message #2 goes out asking them if they have any questions. Two days after that, they get email #3, and so on. Broadcast messages are sent to everyone in your database at the same time, the advantage being that it can be timely. For example, you could send a message out to your entire database connected to a current event.

"You can 'set and forget' your marketing campaign using an autoresponder system," he adds. "My wife, Marian, is a clinical hypnotherapist and success coach (www.marian-massie.com). When I set up her autoresponder sequence, we bit the proverbial bullet and created two years of timed messages that go out approximately every 10 days. At the end of two years, we just reschedule the person back to day #1 on the assumption that no one remembers an email they got two years ago. Talk about a 'set it and forget it' approach to staying in touch!"

DAY FIVE: Get Traffic to Your Website. One of the fastest ways to attract new qualified prospects is by using "pay-per-click" (PPC) advertising. Pay-per-click means exactly what it sounds like. The advertiser pays only when someone clicks on their ad. It is probably the best way to get immediate traffic and it can be done with an advertising budget of \$50-100.

"You can advertise on search engines like Google and Bing or social media sites like Facebook and LinkedIn," notes Satterfield. "With Google and Bing, you advertise by bidding on keywords, which are the words or phrases people type into the search engines when they want to look something up. One big advantage of advertising on the search engines is immediacy. When someone searches for something using the keywords you've selected, your ad immediately appears.

"Of course, your success will depend on how compelling your ad is," he adds. "So, when you write your ad, be sure to include one of your keywords in

the title line, focus on benefits and forget about features, and use title case."

"So, there it is," says Satterfield. "Proof that a marketing campaign doesn't have to take months to plan and implement or cost tons of money. The One Week Marketing Plan is about gaining visibility in your niche market, educating people about the problems you solve, and having clients call you about how you can help them.

And you can have it up and running in one week. Go get started!"

Immigration R...

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not renewed upon expiration.

Employers that withdraw an offer of employment to individuals who present EAD cards as proof of employment authorization may encounter difficulty from the US Department of Justice and/or a job applicant. With rare exception (such as government employers or defense contractors), employers are not allowed to discriminate on the basis of citizenship, national origin, or the documents prospective employees present to establish employment eligibility. During the interview process, employers are permitted to ask job applicants only one question regarding employment authorization: "Are you authorized to work in the United States?" Only after an offer is made and within the first three days on the job, an employer and employee must complete an I-9 form from the Department of Homeland Security (DHS). This is when the employee is required to present documents that establish employment authorization. US Citizenship & Immigration Services publishes a list of acceptable documentation for use with an I-9 form. Employers are not allowed to dictate to prospective employees which documents they will accept – all documents on the list are acceptable. Employers who refuse to hire job applicants

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CUSTOMER RELATIONS

Six Myths That Undermine Customer Satisfaction

Many leaders dislike the “improving customer satisfaction” aspect of their jobs because (they think!) this goal is so difficult to achieve. But according to Liz Jazwiec, service excellence isn’t about improving outcomes and results; nor is it about treating customers like royalty. Here, she spotlights six myths about customer satisfaction that may be keeping you from receiving the excellent customer satisfaction ratings you deserve.

Whatever your industry, you know it’s more important than ever to provide excellent service. Competition is fierce, and in this economy, you can’t afford to lose a single customer. But precisely BECAUSE money is so tight, you can’t shower every customer with rose petals and champagne.

Relax. Liz Jazwiec has some welcome news: Often, changing just a few little things can have a huge impact on customer perception.

“Actually, you’re probably doing a lot of things right already—you just need to highlight them to your customers, who may not be aware of the excellent services you’re providing,” says Jazwiec, author of the new book, “Service Excellence Is as Easy as PIE.” In other words, you need to focus on your customers’ perception. Change a few little things and you can hugely impact how customers view their experience.”

So, why do so many leaders work themselves silly trying to drive outcomes? The problem is, there are several well-entrenched myths about improving satisfaction—and they make this task much more difficult than it has to be.

In *Service Excellence Is as Easy as PIE*, Jazwiec, a nationally renowned speaker and strategist, looks at service excellence in detail. Her realistic, easy-to-apply, and witty advice is perfect for business owners and leaders in all industries.

Here, Jazwiec shares six common myths that might be keeping your organization from receiving the stellar customer satisfaction scores it deserves:

Myth Number One: “Only crabby people fill out surveys.”

You may think surveys are ineffective because customers go to the trouble of filling them out only when they have a bone to pick, right? Wrong! If you look at your (or any) organization’s data, you’ll probably find that the majority of respondents were satisfied. Usually, less than 10 percent rank organizations poorly.

“Don’t focus your attention on that bottom 5 or 10 percent who rated your organization poorly,” instructs Jazwiec. “I call these crabby people 10 percenters, and while some do have legitimate concerns, many others just don’t want to change their opinions. They’re determined to be dissatisfied. You’ll be much more effective if you focus on increasing the satisfaction of customers who rated your organization ‘fair’ and ‘good.’ They want you to improve their perception and would probably love to rate you ‘very good’ on the next survey!”

Myth Number Two: “The data supports our current strategy, so we shouldn’t change.”

In her new book, Jazwiec tells the story of a hospital that was struggling to improve its ratings on the question “How often is your hospital quiet at night?” After compiling numerous decibel readings, all of which supported the fact that noise levels at night were relatively low, the hospital concluded that it couldn’t make any changes because it was doing everything “right.” Its patients were simply wrong, or unreasonable, or both!

“I advised this hospital to lower its lights earlier in the evening, around 8 p.m. instead of toward midnight,” Jazwiec recounts. “And lo and behold, three months later, the patients’ perception was that the unit was quieter. Did it make scientific sense? No. Did it work? YES! My point is, counterintuitive as it may seem, the data can sometimes lead you astray. Your focus on being ‘right’ can keep you from considering what the customer really needs. And usually, as was the case in this instance, the key to improving perception is really simple.”

Myth Number Three: “Asking the customer how we can help only makes more work for us.”

Regardless of industry, one of the phrases employees hate most is “Is there anything else I can do for you?” After all, they’re busy. Overwhelmed, even. They don’t have time to cater to customers’ idle whims!

“I’m here to tell you that when you ask people this question, they don’t make up frivolous stuff!” Jazwiec asserts. “They ask you for the same thing they’re going to ask you for anyway, except when you’re already tied up with another customer, busy on a phone call, or assisting a coworker. Proactively asking people what they need doesn’t make you busier; it just ensures you receive requests when you do have time to handle them! Plus, if 10 people a shift ask a customer, ‘Is there anything else I can do for you?’ and the customer has a request only two of those times, that means eight times a shift the customer is answering, ‘No, I’m good. Everything is fine.’ Do you

think that makes a difference in perception? YES!”

Myth Number Four: “Telling people how long things will take is a bad idea.”

In most industries, customers don’t always receive instant gratification. They have to wait in the lobby before seeing their financial advisers. It can take days or even weeks to receive results from medical tests. Closing on a new home often takes longer than buyers would like. This “waity” list goes on. Meanwhile, we—the people who are serving these customers—resist giving people an estimate of how long things will take.

“It’s like we think people won’t notice how much time is passing if we don’t give them a number,” Jazwiec notes. “Well, they do...and they also form their own (often inaccurate!) expectations if we don’t provide a guideline! So tell the truth with a cushion. For instance, if you think something will take 30 minutes, tell the customer it’ll take 45. Organizations that excel in customer satisfaction have learned how to set expectations they know they can exceed. It’s not that they have reduced wait times; it’s not that they’re perfect; and they definitely haven’t eradicated annoyances. They’ve simply learned to manage people’s expectations.”

Myth Number Five: “You should never call attention to inconvenience.”

When something is broken, inconvenient, or unpleasant, we naturally resist calling customers’ attention to it. But face it: Customers are going to

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MANAGEMENT

Do Your Employees Think Like Owners? 10 Tips for Building an Entrepreneurial Culture

The only way to survive today's turbulent marketplace is with the help of engaged and empowered employees. Michael Houlihan and Bonnie Harvey explain how to build an entrepreneurial culture where your employees can truly thrive.

We all know today's companies need to be more nimble, more innovative, and more entrepreneurial, and that this shift begins with employees. Don't we? Yes, we do. By now, so much ink has been spilled on the need for employee engagement and empowerment that our eyes glaze over when (yet another) expert starts in on it. What we don't know is how to effect the culture change that needs to happen—especially when the organization we lead is already set in its lumbering, bureaucratic ways.

“The good news is there are some very specific steps you can take that will start the reaction shifts in your culture,” says Michael Houlihan, coauthor along with Bonnie Harvey of “The Entrepreneurial Culture: 23 Ways to Engage and Empower Your People.” and the New York Times bestseller, “The Barefoot Spirit: How Hardship, Hustle, and Heart Built America's #1 Wine Brand.” “It won't happen overnight but it will happen. You just have to take the right actions.”

Houlihan and Harvey know how to create engaged, empowered employees because they lived it. They started Barefoot Cellars in the laundry room of a rented Sonoma County farmhouse and grew it into America's #1 wine brand.

They were able to do so because of their dedicated employees. Today, they teach corporations how to infuse the principles they lived by into their own cultures, frequently consulting with Fortune 500s and other companies on how to establish and strengthen entrepreneurial company cultures.

The Entrepreneurial Culture

explains how Houlihan and Harvey kept the spirit of entrepreneurship alive in their company. It wonderfully complements the lessons from The Barefoot Spirit and is every 21st century leader's guide to infusing their company culture with entrepreneurial thinking.

Read on for a selection of tips, excerpted from The Entrepreneurial Culture, on how to create an entrepreneurial culture at your organization.

Hire for hustle. A great way to separate the entrepreneurial thinkers from those who aren't is to place a special emphasis on hiring people with a sense of urgency; people who can and will move quickly; people who don't always have to be told what their next step should be. In other words, don't hire solely based on someone's technical skill set. You can always teach that. You can't teach the other stuff—and that other stuff is what will make the difference between an average company and a great company.

“At Barefoot, we called that ‘other stuff’ hustle,” says Harvey. “And we devised a few methods to use during interviews to figure out who had hustle and who didn't. For example, we would sometimes ask candidates to go out and get us some waters. We would watch to see if their actions were deliberate, determined, and focused, or unstable and slow. Another great way to judge hustle is to give them some homework. During the interview, give candidates a verbal run-down of the position, your company's challenges, and your expectations for the position. Then, have the candidate send you a one-page summary on a deadline. This will tell you

volumes.”

Don't skimp on training. Many companies approach orientation like it's a formality. New employees are ushered in, given a quick tour of the office and a rundown of the benefits offered, and then they're expected to get right to work. Well, this minimalist approach to training can have some counterproductive consequences, especially where judgment, relationships, and potential are involved.

“Yes, being thorough with training will take more time, energy, and maybe even money on the front end,” acknowledges Houlihan. “But the long-term benefits of making sure your people know not just the ‘whats’ but also the ‘whys’ of their jobs will be worth it. Here's the thing: Professional development is an essential part of attracting and keeping the best talent. People want to stay with companies that care enough to invest in them, not just via their salaries, but by helping them develop the skills that will help them build their careers. If you're not providing this kind of training, rest assured, they will move to a company that provides it.”

Use performance-based compensation. When you have a compensation plan based on an hourly rate, you're paying for attendance, not production. Regardless of how much they do or don't accomplish, your employees will have an “I was there; pay me!” attitude...and can you blame them? However, while running Barefoot, Houlihan and Harvey learned that performance-based compensation is better for everyone: you, your employees, and your company as a whole.

Here's an example of how they made performance-based compensation work: If someone sold 100 cases in April 2000, and 100 cases in April 2001 (these numbers are unrealistically small for simplicity), their commission would be the same in both years. But if they sold 10 percent more—110 cases—they would get \$1 for every case over that 100, or \$10 more. If they sold 20 percent more in April 2001—120 cases—they would get \$2 per case for every case over 100. Not just \$1 for cases 101-110 and \$2 for cases 111-120; they would make \$2 for each case over 100, or \$40 more. They didn't just get higher pay for additional growth; they got the boost for all the growth. It kept multiplying. So, 30 percent more—130 cases—would earn \$3 times 30 cases, or \$90, and on up.

“We created a pretty radical pay system at Barefoot for a simple reason,” notes Harvey. “Barefoot was a small company that needed to sell large quantities of merchandise, and we couldn't afford unproductive people. Basically, our compensation system meant that producers couldn't afford to leave, and non-producers couldn't afford to stay. Meanwhile, we constantly attracted new go-getters who were willing to bet on themselves.”

Get out of their way. When your company isn't able to meet its goals, your first inclination might be to blame your employees for being unable to execute. But you should take a look in the mirror before doling out blame. That's because often, leaders who want to blame their employees for not executing are

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MARKETING

Set It and Forget It: Seven Messages for a Seamless, Hassle-Free Marketing Campaign

If you've been avoiding creating an email marketing campaign for your business because you just don't have the time, Mark Satterfield has some good news for you. He explains how to put your email marketing on autopilot.

In a day filled with putting out fires, dealing with employee issues, and sweet talking customers, the last thing any small business owner wants to have to do is squeeze in time to run to their office to send out an email to their prospects and customer list. Finding time to sit peacefully in front of your computer each week and craft a thoughtful marketing message just isn't in the cards. The good news, says Mark Satterfield, is that with a little work up front, you can "set and forget" your marketing efforts.

"Autoresponder systems are great marketing tools that every small business owner should be taking advantage of," says Satterfield, author of "The One Week Marketing Plan: The Set It & Forget It Approach for Quickly Growing Your Business." "They allow you to reach out to prospective and current customers who have opted in to receive emails from you. Autoresponder systems are great because they're very inexpensive; they allow you to create a personalized series of messages and then schedule them to go out over a period of time. The best news is that you can automate the entire process so that it runs completely on autopilot."

The hard part, of course, is knowing what to put in these messages. Satterfield explains that first and foremost they should be "evergreen" or "timeless."

"You want to focus on client problems that were problems yesterday, are problems today, and are likely to be problems for the foreseeable future," he says. "If

you're a financial planner, an evergreen topic might be the fear of running out of money during retirement. That's a concern that people have had (and will have) forever. You also want to give your readers a sense of both your expertise and your personality. You want them to believe that you know what you are talking about and that you would be a pleasure to work with."

In his book, Satterfield provides autoresponder email templates to make creating these messages even easier. Read on for an overview of the seven emails needed for a successful email marketing campaign:

Message 1: In The One Week Marketing Plan, Satterfield teaches readers how to build a marketing campaign one day at a time during the course of a work week. The campaign is centered around creating a free report to use to entice prospects to receive more information from you and eventually become a paying customer. So the first message template offers the recipient the link they can use to download your free report.

"In an autoresponder system, 'day' refers to the length of time that has passed since a prospect signed up to get your free offer," explains Satterfield. "So the first email in the sequence is sent immediately, on what is referred to as 'Day 0.'"

Mark's Message 1 Subject Line: "Here's the (Title or Your Subject Matter) Report You Requested."

Message 2: This message will go out on what the autoresponder calls Day 1, which is one day after your prospect

signs up. "It should be a quick follow-up message to make sure they received email #1," notes Satterfield. "Make sure you include the link to access the free information again."

Mark's Message 2 Subject Line: "Quick Follow-up."

Message 3: In the third message, you're going to focus on a particular section contained in the free report. Thus, the first step is to review what you're sending your subscribers and pick something that you will want to talk about. It might be a particularly interesting story that you tell in the report—or the one nugget of information that you think is the most relevant to your particular niche audience. That's what you will refer to in this email.

"An important point as you're writing this email is to make sure to describe specifically where the nugget can be found," says Satterfield. "Also, anyone who emails you with feedback is beginning to engage with you on a personal level. When a prospect writes back, it's an indication that they are starting to know, like, and trust you. Not surprisingly, these are the people most likely to become your clients. If people send you feedback, regardless of whether you agree with it or not, the polite thing to do is acknowledge their comments. At the very least, write back something such as 'Thanks for the feedback. I really appreciate your taking the time to share your ideas.'"

Mark's Message 3 Subject Line: "A Quick Question, (First Name)." (You are more likely to convert a prospect into a client if they read your

report, so this is another way to motivate them to look at it.)

Message 4: In this message you'll be telling a story about someone who has used the information in your report. "You don't need to mention a specific name or company," explains Satterfield. "The idea is to communicate that others who are similar to the reader solved their problems by following your advice."

Mark's Message 4 Subject Line: "How (Name) (What He or She Accomplished)." (e.g., "How Sarah Made Her First Real Estate Sale" or "How Alice Got Her Kids to Stop Fighting")

Message 5: This is a message where you will share something that you "forgot" to include in the report. In your message, you'll offer an additional tip or idea that was not included in your free report. You'll, of course, have to come up with a good topic. Here are some questions to ask yourself to help do so:

- What benefit or result do your clients or customers want that you might not have mentioned yet?
- Can you make a list of dos and don'ts?
- What's a big mistake people often make with your topic or product that they need to avoid?
- What success stories do you have that you haven't used yet? Is there one with a lesson you can add that would be helpful to your prospects?

"Once you've selected something to write about, take a few minutes to jot down some notes," advises Satterfield. "When you're ready, you can craft your mes-

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U.S. EPA Selects Students at U.C. Riverside to Receive Sustainable Design Funding

The U.S. Environmental Protection Agency awarded a total of about \$45,000 in grants to three student teams at the University of California, Riverside to design an innovative way to generate power, and develop a lawn mower and a backyard barbeque that will emit less air pollution. The students competed for grants by submitting research proposals to develop sustainable, alternative methods that address environmental challenges as part of EPA’s People, Prosperity and the Planet (P3) program.

“These students are coming up with cutting-edge solutions for the most challenging environmental issues facing California, and the world,” said Jared Blumenfeld, EPA’s Regional Administrator for the Pacific Southwest. “Each year, the projects created by student teams surpass our expectations.”

These three projects will each receive \$15,000 grants:

Power Production through the use of Pressure Retarded Osmosis and Solar Distillation Ponds

The proposed project involves the design and construction of a power plant that can generate about 100 W of electricity from salinity gradients and solar distillation. It will use salinity gradients and the heat from solar ponds to create a pressure difference from which energy may be extracted. The salinity gradient between fresh and salt water on opposite sides of a semi-permeable membrane creates an osmotic pressure that forces the fresh water to cross the membrane into the salt water. The increased flow on the salt water side will be used to drive a turbine from which electrical energy will be generated. The proposed method of energy extraction is ideally suited for warm areas of the world located near a body of water with high salinity that also has a fresh-water stream available.

NOx-Out - Selective Catalytic Reduction System for Emission Control of Small Off-Road Engines

The prototype is designed to be an inexpensive catalytic reducer which can be retrofitted to any small off-road engine for the reduction of harmful emissions. The project is focused on lawn mowers, which can emit up to 25% raw unburned fuel and emit large amounts of air pollutants such as carbon monoxide (CO), nitrogen oxides (NOx), volatile organic compounds (VOCs), and particulate matter

(PM). The prototype is expected to reduce both pollutants and noise emissions from the lawn mower. The original design showed a significant reduction in emissions from a traditional four-stroke lawn mower exhaust. Once the prototype is fully tested, prototypes will be implemented onto lawn mowers on campus to aid in reaching zero emissions by 2020.

Technology for the Reduction of Particulate Matter Emissions for Residential Propane BBQs

The design will reduce fine particulate matter (PM2.5) emissions with a two-step process, minimizing the amount of grease that is volatilized via direct contact with an open flame, and secondary treatment to filter or catalyze particulate matter created during the cooking process. The primary approach is a preventative method that will remove the majority of grease drippings from the possibility of unwanted flare ups. A slotted and corrugated tray is inserted immediately prior to meat flipping, and removed immediately after. This short contact time prevents the tray from over-heating and volatilizing the collected grease. This collected grease will then drip off into a collection tray. The project hopes to limit the overall air pollution PM emissions from barbecuing and to alleviate some of the acute health hazards that a barbecue pit master can experience from inhalation.

Since 2004, the P3 Program has provided funding to student teams nationwide, committing over \$10 million to cutting-edge, sustainable projects designed by university students. This year 42 student teams were chosen to receive grants. Funding for the P3 projects is divided into two phases. In Phase I, student teams submit a proposal for a project, and if they are selected, they compete with other Phase I winners at the National Sustainable Design Expo in Washington, D.C. There, teams compete for Phase II funding of up to \$75,000.

More information on the 2014 P3 Phase I Projects: epa.gov/ncer/2014P3grantees

For more information on the P3 Program: www.epa.gov/ncer/p3/

Fall Update

By Senator Mike Morrell

With the 2013/14 legislative session now finished, I’ve had more time to spend back home and make my way around the 23rd Senate District. September and October were both busy, but a nice change of pace.

I’ve enjoyed speaking to several different groups and sharing my thoughts about how the year shaped up at the Capitol. I always appreciate these opportunities, especially since it provides me with the chance to hear the community’s take on what’s happening in our state and ideas for moving things forward.

For me, this year was a unique experience, having started the year in the Assembly and then being elected to the Senate in March. The governor also signed three of my bills into law - AB 326 (CalOSHA Reporting), SB 960 (Board of Pharmacy Letter of Reprimand), and SB 997 (California Senior Legislature). (Reminder: if you ever have suggestions for bills, please don’t hesitate to share them with me and my staff. We are always on the lookout for good ideas.)



Senator Mike Morrell

During September the governor went through the pile of bills that were sent to him. I was disappointed that he signed SB 270 (Alex Padilla, D-Pacoima) a bill that effectively bans plastic bags statewide and requires stores to charge customers a minimum of 10 cents for paper bags. He also signed into law AB 1897 (Roger Hernández, D-West Covina), a bill supported by trial attorneys that will likely lead to more lawsuits between employers and subcontractors.

In a bit of good news, I’m glad to report that AB 2416 (Mark Stone, D-Monterey Bay), which would have authorized an employee to record a pre-judgment wage lien upon specified property of an employer, was defeated in the State Senate, falling eight votes short of the 21 necessary to pass. That it failed by such a large margin is evidence of just how destructive this bill would have been for the business community.

Patrick Henry is credited with saying, “Perfect freedom is as necessary to the health and vigor of commerce as it is to

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LABOR LAWS

CALIFORNIA BILL CREATES
EXPANDED EMPLOYER LIABILITY
FOR CONTRACTED WORKERS

By Chris Micheli, CLDA California Advocate

Despite valiant efforts by the California business community, of which the CLDA was an active participant, AB 1897 by Assemblyman Roger Hernández (D-West Covina) was signed into law by Governor Jerry Brown on Sept. 28. The bill creates new liability for businesses that engage in labor contracting. AB 1897 adds Section 2810.3 to the California Labor Code.

AB 1897 requires a client employer to share with a labor contractor all civil legal responsibility and civil liability for all workers supplied by that labor contractor for the payment of wages and the failure to secure valid workers' compensation coverage. The bill also prohibits a client employer from shifting to the labor contractor any legal duties or liabilities under workplace safety provisions with respect to workers provided by the labor contractor.

AB 1897 defines a client employer as a business entity that obtains or is provided workers to perform labor within the usual course of business from a labor contractor. A client employer does not include certain "small businesses" (those with fewer than 25 employees), or the State of California or any local government jurisdictions.

AB 1897 defines a labor contractor as an individual or entity that supplies workers, either with or without a contract, to a client employer to perform labor within the client employer's usual course of business. The bill exempts from the definition of labor contractor certain nonprofit, labor, and motion picture payroll services organizations, as well as third parties engaged in an employee leasing arrangement.

AB 1897 specifies that the bill does not prohibit client employers and labor contractors from mutually contracting for any otherwise lawful remedies for violations of its provisions by the other party.

Although AB 1897 requires a worker or his/her representative to notify the client employer of any violations of this law at least 30 days prior to filing a civil action, there is no right to cure under the bill. Neither a client employer nor a labor contractor may take any adverse action against any worker who provides notification of violations or filing a claim or civil action.

AB 1897 provides that waiver of its provisions is contrary to public policy, void, and unenforceable. The bill specifies that this new section of the Labor Code shall not be interpreted to impose individual liability on homeowners or on client employers for the use of independent contractors. According to the new language, the bill also not intended to change the definition of independent contractor.

Finally, AB 1897 prohibits its provisions from being interpreted to impose liability in specified circumstances. Specifically, the bill exempts the following from its provisions: certain motor carriers of property (Section 2810.3(p)(1) provides "A client employer that is not a motor carrier of property based solely on the employer's use of a third-party motor carrier of property with interstate or intrastate operating authority to ship or receive freight"); motor carriers of property subcontracting (Section 2810.3(p)(2) provides "A client employer that is a motor carrier of property subcontracting with, or otherwise engaging, another motor carrier of property to provide transportation services using its own employees and commercial motor vehicles, as defined in

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CALIFORNIA BECOMES
SECOND STATE TO MANDATE
PAID SICK LEAVE

By Chris Micheli

California became just the second state in the nation to mandate employers provide paid sick leave to employees. Assembly Bill 1522, authored by Assemblywoman Lorena Gonzalez (D-San Diego), imposes this mandate upon businesses by requiring both small and large employers to provide mandatory, protected, paid sick leave to their employees.

AB 1522 enacted the "Healthy Workplaces, Healthy Families Act of 2014" and provides that an employee who, on or after July 1, 2015, works in California for 30 or more days within a year from the commencement of employment is entitled to paid sick days for certain prescribed purposes, to be accrued at a rate of no less than one hour for every 30 hours worked. The rate of paid sick leave shall be the employee's hourly wage. Exempt employees are deemed to work 40 hours per week.

The purpose of the paid sick leave mandate is for the employee to care for himself or herself, or for the employee to care for a sick family member. The employer must provide the paid sick days, upon the oral or written request of an employee, primarily for care or treatment of an existing health condition or preventive care, but also for victims of domestic violence or sexual assault.

An employer cannot require the employee to search for or find a replacement worker to cover the days during which the employee uses the paid sick leave. And an employer cannot deny an employee the right to use accrued sick days, or to take retaliatory action. The new law does allow existing employer policies that meet or exceed the new mandate to remain in place.

The allowance of any unused sick leave accrued in the preceding year to be carried over to the next year is a significant change in existing law. However, no accrual or carryover is required if the full amount of leave is received at the beginning of each year, and an employer is not required to provide compensation to an employee for accrued, unused paid sick days upon termination, resignation, retirement, or other separation from employment. An employer may cap total accrual at 48 hours or 6 days. An employer must provide an employee with written notice of available sick time on either the employee's itemized wage statement or in a separate writing with the payment of wages.

AB 1522 provides that an employee "may determine how much paid sick leave he or she needs to use," although the employer may set a reasonable minimum increment (not more than 2 hours)." There is also a notice requirement in that an employee shall provide "reasonable advance notification" if the need for sick leave is foreseeable. If the need is unforeseeable, then the employee must provide notice "as soon as practicable."

The new law provides that an employee is entitled to use accrued sick days beginning on the 90th day of employment, but authorizes an employer to limit an employee's use of paid sick days to 24 hours or 3 days in each year of employment. AB 1522 prohibits an employer from discriminating or retaliating against an employee who requests paid sick days, and it requires employers to satisfy specified posting, notice and recordkeeping requirements. The Labor Commissioner will create a poster containing the required information that the employer must display

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FIRST EVER HIGH-ALTITUDE TIME TRIAL

Amgen Tour of California Stages First Ever High-Altitude Time Trial in Big Bear

AEG, presenter of Amgen Tour of California announced its 13 host cities for the 10th Anniversary Amgen Tour of California professional cycling race today. Big Bear Lake has been selected as the tour’s first ever high-altitude Individual Time Trial for its Stage 6 ride on Friday, May 15, 2015. This gives cycling fans an opportunity to see each and every cyclist compete against the clock on a course that will challenge cyclists to a heart-pounding, lung-scorching Stage 6 Time Trial.

“We’re looking forward to bringing the Amgen Tour of California back to Big Bear Lake,” said Kristin Bachochin, executive director of the Amgen Tour of California and senior vice president of AEG Sports. “The mountains and lake will make this year’s route one of the most picturesque. It will also be the first time in race history where the Individual Time Trial will be set at a high altitude, so it will absolutely be a challenging competition.”

The eight-day stage race will travel a north-to-south route and span nearly 700 miles through many of California’s most breathtaking roads and sceneries. Regarded as the largest and most prestigious cycling event in America, 52 California cities have hosted the race throughout the past nine editions. For the 10th anniversary, the start of the 2015 Amgen Tour of California will take place in Sacramento, the state’s capital, and travel through 12 additional host cities during the eight day event including Nevada City, Lodi (first-time host city), San Jose (10-time host city), Pismo Beach, Avila Beach, Santa Barbara, Santa Clarita, Big Bear Lake, Ontario, Mt. Baldy, L.A. LIVE (Downtown Los Angeles) and Pasadena.

“Big Bear is honored to serve as the Time Trial for the 2015 Amgen Tour of California. In 2010 and 2012, we served as a mountaintop finish and the Tour helped put Big Bear on the international map for cycling,” said City of Big Bear Lake Mayor Jay Obernolte. “Road cycling continues to grow into the cornerstone of our signature outdoor sporting and athletic events. Our unique location and environment make Big Bear the ideal high-altitude venue for training and competition!”

The Amgen Tour of California is also proud to announce a first of its kind, three-day professional women’s cycling race on May 8-10, 2015, as well as an invitational Time Trial on May 15, 2015 in Big Bear Lake. As with previous years, the world’s top-ranked women’s time trialists will be invited to race against the clock during invitational Time Trial preceding the men’s Individual Time Trial at Stage 6 in Big Bear Lake.

“Since we launched the Amgen Tour of California nine years ago, we have strived to host the world’s top cyclists in a race that will not only challenge them as professionals, but will also provide a stunning backdrop,” said Kristin Bachochin, executive director of the Amgen Tour of California and senior vice president of AEG Sports. “As we look ahead to our 10th edition of the race, we’re certain the worldwide audience will be on the edge of their seats watching as the sport’s best cyclists compete against each other in what is likely to be our most challenging and picturesque course ever.”

Stage 1 of the race commences on May 10, 2015 in the state’s capital of Sacramento, which marks the seventh time the city has hosted the race and the third time as the overall start. After eight days of racing, cyclists will conclude the race in the city referred to fondly as the “City of Roses,” Pasadena.

Stage 2 of the race will find the peloton traveling through historic Nevada City to first-time host city Lodi, known as the “Zinfandel Capital of the World.” Stage 3 will see the cyclists start and finish in the only city to have participated in all 10 editions of the race, San

Jose.

As the peloton continues its journey south, Stage 4 will take the race from one ocean side community to another when the peloton traverses from Pismo Beach to Avila Beach. This year marks the second time each city has served as a host city.

Stage 5 of the race will commence in the “American Riviera” known as Santa Barbara, where cyclists will have the chance to take in picturesque views of the California coast and Pacific Ocean. From Santa Barbara, cyclists will land in Santa Clarita, with both cities sharing the distinction of serving as host cities six times since the race began.

Third-time host city Big Bear Lake will host this year’s Individual Time Trial (Stage 6), where cyclists will compete against the clock while taking in stunning mountain and lake views. During Stage 7, Ontario, referred to as the “Gateway to Southern California,” will host cyclists for the second time as they make their way to a mountain top finish at Mt. Baldy, a third-time host city.

As the race draws to a conclusion, the peloton will travel from L.A. LIVE in the heart of Downtown Los Angeles to the Rose Bowl in Pasadena. This marks the third time Los Angeles has served as a host city after hosting the overall finish of the race in 2012, also at L.A. LIVE. Pasadena has hosted the race four times, including the overall finish in 2008.

For 10 consecutive years, biotechnology company Amgen has served as the title sponsor of the race and will continue to activate Breakaway from Cancer® leading up to and during the race. Founded in 2005 by Amgen, Breakaway from Cancer aims to increase awareness of important resource available to people affected by cancer, from prevention to survivorship.

The Amgen Tour of California draws global recognition as one of the most anticipated cycling events of the year attracting Olympic medalists, World Champions and top Tour de France competitors.

2015 AMGEN TOUR OF CALIFORNIA TO HOST UNPRECEDENTED FOUR DAYS OF PROFESSIONAL WOMEN’S CYCLING

To highlight the extraordinary achievements in women’s cycling, the 2015 Amgen Tour of California will continue to expand its support of women’s cycling and host a first of its kind three-day women’s cycling stage race. The women’s race will travel through South Lake Tahoe on May 8-9, 2015 and conclude in Sacramento on May 10, 2015, the same day of the overall start of the men’s race.

As with previous years, the world’s top-ranked time trialists will be invited to race against the clock during an invitational Time Trial preceding the men’s Individual Time Trial at Stage 6 in Big Bear Lake. Powered by SRAM, one of the founding sponsors of the Amgen Tour of California Women’s Time Trial, the women’s cycling event serves as a chance for female cyclists to display the powerful and exciting racing they are known for around the world.

“We are beyond thrilled to see the Amgen Tour of California continue to expand its entire women’s racing platform. This will continue to expose the world to the passion and force women have on the bike,” said, SRAM President Stan Day.

“AEG has always been proud to support women’s cycling and is pleased to once again expand its women’s competition to four days,” said Bachochin. “Hosting four days of women’s cycling, fans will have the opportunity to watch the immense talents and achievements of the best women cyclists from around the world.”

The Host City partners for the *continued on page 24*

CONSTRUCTION EMPLOYMENT INCREASED IN 39 STATES DURING THE PAST YEAR; 34 STATES AND THE DISTRICT OF COLUMBIA ADD JOBS BETWEEN AUGUST AND SEPTEMBER

Florida and Nevada Have Largest 12-Month Gains, New Jersey and Arizona Have Biggest Annual Percent and Total Declines; Mississippi and Texas Top Monthly Rankings, Maine and Pennsylvania Shed Most Jobs in September

Construction firms added jobs in 39 states between September 2013 and September 2014 while construction employment increased in 34 states and the District of Columbia between August and September, according to an analysis today of Labor Department data by the Associated General Contractors of America. Association officials noted that the construction job gains come as more construction firms report having a hard time finding qualified workers to fill key positions.

“Construction firms in most states have been expanding during the past year,” said Ken Simonson, the association’s chief economist. “But as those firms expand, they have to work harder to attract their skilled craft workers and key construction professionals.”

Florida added the most construction jobs of any state (41,900 jobs, 11.2 percent) between September 2013 and September 2014. Other states adding a high number of new construction jobs for the past 12 months included California (38,300 jobs, 6 percent), Texas (31,800 jobs, 5.2 percent), Illinois (11,700 jobs, 6.1 percent) and Louisiana (11,000 jobs, 8.4 percent). Nevada (12.8 percent, 7,300 jobs) added the highest percentage of new construction jobs during the past year, followed by Delaware (12.7 percent, 2,500 jobs), Florida, Utah (10.7 percent, 7,900 jobs) and North Dakota (10 percent, 3,400 jobs).

Ten states shed construction jobs during the past 12 months, with construction employment unchanged in D.C. and New Mexico. The largest percentage and total losses occurred in New Jersey (-8.0 percent, -11,200 jobs), Arizona (-6.2 percent, -7,600 jobs) and West Virginia (-5.9 percent, -2,000 jobs).

Thirty-four states and D.C. added construction jobs between August and September. Texas (5,400 jobs, 0.8 percent) added the

most jobs, followed by California (4,400 jobs, 0.7 percent), Michigan (3,100 jobs, 2.3 percent) and Washington (2,900 jobs, 1.9 percent). Mississippi (3.9 percent, 1,900 jobs) had the highest percentage increase for the month, followed by Hawaii (3.3 percent, 1,000 jobs), Michigan (2.3 percent, 3,100 jobs) and Iowa (2.3 percent, 1,600 jobs).

Fifteen states lost construction jobs for the month, while construction employment was unchanged in Wyoming. Pennsylvania (-5,000 jobs, -2.1 percent) lost the most construction jobs between August and September. Other states experiencing large monthly declines in total construction employment included Arizona (-2,700 jobs, -2.3 percent), Virginia (-1,500 jobs, -0.8 percent) and Maryland (-1,400 jobs, -0.9 percent). Maine (-3.7 percent, -1,000 jobs) experienced the highest monthly percentage decline, followed by New Hampshire (-2.7 percent, -600 jobs), Arizona and Pennsylvania.

Association officials said the new employment figures show that the industry continues to add new workers after its years-long downturn. But they cautioned that more and more firms are reporting labor shortages. They added that the association will release the results of a new, nationwide, construction workforce survey tomorrow that measures the extent of worker shortages, their impact on firms’ operations and some of the causes of the worker shortages.

“Hard as it is to imagine, given what this industry has been through the past few years, but many firms are very worried about their ability to find, recruit and retain qualified workers as the industry continues to rebound,” said Stephen E. Sandherr, the association’s chief executive officer.

Immigration R...

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or withdraw an offer because of the documentation the employee provides are committing an immigrant-related unfair employment practice. The US Department of Justice’s Office of Special Counsel investigates and prosecutes immigration-related unfair employment practices. Additionally, a recent change to the California Labor Code permits an employee to press claims of federal immigration-related unfair employment practices in state court. This means an employer that refuses to hire an individual with an EAD card may end up defending their decision before a jury in state court.

Finally, the administration’s unilateral action may result in

newly documented employees informing their current employers that they have changed their name, Social Security number, and/or citizenship status. Previously undocumented employees who presented false documents to their employer on their date of hire may attempt to “come clean” and present new documents to their employer. Employers in this situation have two options:

1. They may terminate the employee, or
2. They may amend the employee’s records to reflect the changes to their personal information

Recent changes in the California Labor Code forbids an employer from discriminating, retaliating, or taking any adverse action against an

employee because the employee updates or attempts to update his or her personal information based on a lawful change of name, social security number, or federal employment authorization document. While it is unclear if a newly documented employee amending their personal information from an alias to their true name constitutes a lawful change of information, litigating the question would be costly.

An employer that amends employee records to reflect their newly acquired employment authorization status runs the risk of protracted litigation with US Immigration and Customs Enforcement (ICE), following an audit of their I-9 forms. While the INA has safe harbor provisions for employers who follow the law, ICE would likely take the position that the employer knowingly hired an

unauthorized alien from the original date of hire to the date of the amendment. ICE then would assess fines – in the thousands of dollars – per employee. Employers should be prepared to defend their decision to amend their records to an administrative law judge and/or a judge in Federal District Court.

While we don’t know the details of the Obama Administration’s unilateral immigration reform, one thing that is predictable is this: California employers are likely to see more EAD cards. If an employer finds themselves in uncharted territory when it comes to immigration reform, the best way to approach the situation – and ensure legal compliance – is to speak with a knowledgeable business immigration attorney who can help

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OTHER WAY?**
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IE Outlook...
continued from pg. 1

continued from pg. 1

While rising single-family home prices are a boon to current homeowners, they are not as beneficial to prospective home buyers in the Inland Empire. As home prices continue to rise, would-be buyers are beginning to feel less inclined to make real estate purchases as compared to one year ago. There has been a 10.1% decrease in the number of home sales throughout the Inland Empire from the second quarter of 2013 to the second quarter of 2014. Over the past five years, home sales have dipped 30.7%, which is partially explained by a continued decline in foreclosure filings and fewer distressed home sales in the sales mix. Still, median home prices in the Inland Empire remain relatively affordable compared to the surrounding counties of Los Angeles (\$468,660) and Orange (\$631,430). The Inland Empire's comparative affordability should continue to attract prospective buyers feeling "priced out" of the nearby coastal markets. Beacon Economics is forecasting home prices in the Inland Empire to grow at an average annual rate of approximately 8.4% from the second quarter of 2014 to the end of 2020. With single family homes in the region relatively more affordable than in nearby Los Angeles and Orange Counties, Beacon Economics is forecasting the number of home sales to rise at an average annual rate of 9.0% over the same period.

Construction Sector Leading Job Growth
Employment in the Inland *continued on page 24*

Terri Ketover, recipient of this year's Athena Community Leadership Award, is chair of the 100 Women, the Desert AIDS Project's annual giving program that ensures greater access to affordable healthcare for women living with HIV here in our community. In addition to being a DAP board member, Terri currently serves on the Palm Springs Art Museum Annenberg Theater Council and the Museum Associates Council, and is co-chair of Michael Childers's annual "One Night Only."

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RESTAURANT REVIEW

The Rain Forest Café Is Still There

By Joe Lyons

It has been a while since I visited the Rainforest Café in the Ontario Mills Mall. One of the first things I noticed was that not much has changed—there are some minor things. For example, the tropical guide who introduced everyone to the animatronic alligator is not there any more. But the rest of the restaurant still is—the souvenir shop, the bar and the exotic walk-through salt-water fish aquarium.

And, of course, the stormy weather.

Every hour thunder and lightening rumble through the dining area. The elephants roar and the monkeys scream. It is quite a pageant. You could call it environmentalist dining. They call it a wild place to shop and eat.

It must be noted here that theme restaurants can wear thin quickly. Many, which I can think of, start to drop certain parts of the experience soon after they open. There was even a theory among certain themed chains that they could get away with mediocre food and service for the sake of the fun and games. That has proven tragically wrong.

Still, Rainforest Café has maintained what they presented when they opened in Ontario. The menu still has a number of wittily named food selections and drinks. They offer the Rumble in The Jungle Turkey

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Rebounding...

continued from pg. 1

lion, an increase of \$2.5 billion (2.7 percent).

In all, 55 out of 58 counties posted year-over-year increases in assessed value, with most of those gains being more than 2.0 percent. Three counties experienced year-over-year declines in value, but none greater than 1.0 percent. Thirty-two counties grew in excess of 5.0 percent.

Year-over-year percentage changes ranged from an increase of 11.4 percent in Stanislaus County to a decline of 1.0 percent in Sierra County. Growth in Stanislaus County, and the Central Valley (6.5 percent) as a whole, was largely due to the improving real estate market. Similarly, in the Greater Sacramento Area, assessed values rose 6.3 percent, backed by a more robust real estate market.

The assessed values in California’s 15 coastal counties -- which account for more than 60 percent of total assessed values -- gained 5.7 percent, while values in the 43 inland counties rose 6.6 percent. Southern California assessed values grew by 6.0 percent, influenced by growth in Santa Barbara (8.6 percent) and Riverside (8.2 percent) counties.

Of the counties with rolls exceeding \$100 billion, all 12 posted higher assessed values. Those counties include: Contra Costa (8.9 percent), Riverside (8.2 percent), Santa Clara (6.8 percent), Sacramento (6.4 percent), Orange (6.3 percent), San Bernardino (6.1 percent), Alameda (5.9 percent), San Diego (5.7 percent), Ventura (5.6 percent), and San Francisco and San Mateo (5.4 percent). Los Angeles County, with the largest assessment roll at \$1.216 trillion, increased by 5.4 percent, up \$62.5 billion over 2013-14.

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LAEDC Kyser...

- o Los Angeles: +1.5%

continued from pg. 2

Southern California

“Southern California unemployment rates are near, and in some

California Summary (Seasonally Adjusted Numbers)

Current Month: September 2014

Indicator	Yr Ago	Month Ago	Current Month	MTM ⁺	YTY ⁺
Unemployment Rate in %	8.8	7.4	7.3	-0.1	-1.5
Nonfarm Jobs	15,233,500	15,540,300	15,530,500	-9,800 or -0.1%	+397,000 or +1.9%

[†] MTM = month-to-month, YTY = year-to-year

cases below, their long run averages,” said Robert Kleinhenz, chief economist with the LAEDC. “Many industries have been adding jobs for quite some time but the region has not yet recovered all the jobs that were lost during the recession, so we look for continued improvement going forward.”

Los Angeles County (Seasonally Adjusted Numbers)

- This Month: 8.0%
- Last Month: 8.1%
- Same Month Year Ago: 9.7%

For September 2014, the Los Angeles labor market continued to improve on a year-to-year basis with the seasonally adjusted unemployment rate declining 1.7% from 9.7% a year earlier to 8.0%, and down 0.1% from August and July. This was the lowest rate for LA County since August 2008 when the rate was 7.9%. The long run average since 1990 is 7.9%.

- In seasonally adjusted terms, the County is 19,500 jobs below its pre-recession peak. Given recent trends, Los Angeles County will recover all jobs lost during the recession sometime next year.

Los Angeles County (Not Seasonally Adjusted Numbers*)

- The Los Angeles labor market continued to improve on a year-to-year basis:
 - The unemployment rate fell from 9.6% a year earlier to 7.8%, and was down from August rate of 8.5%.
 - The private sector added 73,700 jobs (+1.8%) year-to-year, government jobs increased by 100, for a net increase of 73,800 non-farm jobs.
 - Job gains occurred in most major industries. Health Care and Social Assistance saw the largest numeric increase on a year-to-year basis with 15,800 jobs added (+2.6%), followed by Administrative, Support and Waste Services (15,600 or +5.9%), Professional, Scientific and Technical Services (12,500 or +4.6%), and Retail Trade (10,500 or +2.6%).
 - The largest year-to-year percentage increases were in Construction, Mining and Logging, Administrative, Support and Waste Services, and Management of Companies and Enterprises.
 - The increase in Administrative, Support, and Waste Services was partly due to a 6,000 (5.6%) increase in Employment Services, the industry category that includes temporary employment.
 - Transportation, Warehousing and Utilities, which consists mostly of Transportation and Warehousing employment, edged up by up 1.3% to 159,600 jobs.
 - Motion Picture and Sound Recording:
 - Motion Picture & Sound Recording (the largest sector with in Information) rose by 7,000 to 133,600 jobs or 5.5% year-to-year. August and September employment levels were the highest since June 2008 when industry employment stood at 138,200.
- continued on page 23*

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*2002 - 2013 Community Reinvestment Act government data

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Together we'll go far

Real Estate...

continued from pg. 2

stated Kwon. Located at 15544 Sequoia Avenue and 15166 Sequoia Avenue, the two apartment buildings each house 15 apartment units. With the tenants’ choice of single story and two-story complexes, the owner has various options to offer future tenants.

The well-maintained apartment buildings offer two bedrooms and tenants’ choice of one or one and a half bathrooms, concrete driveways and garden views. Coldwell Banker will handle the property management of these units, coordinating all maintenance, tenant relations and providing the landlord with timely financials while overseeing daily operations.

RANCHO CUCAMONGA RETAIL PROPERTY SELLS FOR \$5 MILLION

Plaza De Las Brisas, a 34.7k-square-foot retail property in Rancho Cucamonga, recently traded hands at a price of just under \$5 million (\$144/sf). The property is located at 9819-9889 Foothill Boulevard, at the intersection with Ramona Avenue.

The property consists of three buildings on 3.9 acres, just east of the intersection of Foothill and Archibald Avenue, which enjoys daily traffic counts on Foothill Blvd exceeding 54,000 cars. All of the tenants in the property are on NNN leases with the majority due for renewals or on month-to-month terms.

Pablo Rodriguez, an associate investments specialist out of Marcus & Millichap’s Ontario office, represented the seller, a limited liability company.

ONTARIO DISTRIBUTION CENTER FOR PIER 1 IMPORTS LANDS \$54 MILLION IN REFI MONEY

HFF recently secured \$54 million in refi money for a distribution center and warehouse facility in Ontario that is used as the main distribution center for Pier 1 Imports Inc’s West Coast operations. The borrower was an institutional investor advised by J.P. Morgan Asset Management.

The Pier 1 distribution center is situated on 46.58 acres at 3000 East Philadelphia Street, directly off of the South Haven exit from the Pomona Freeway (SR-60).

The asset is less than four miles south of the Los Angeles/Ontario International Airport and 55 miles from the ports of Los Angeles and Long Beach. Built in 1999 as a build-to-suit for Pier 1, the single-story building has a 30-foot clear height and 54 dock-high loading doors. The planned expansion will add 26 additional doors.

HFF senior managing director Don Curtis, associate director Brian Torp and real estate analyst John Jo arranged the fixed-rate loan, which was funded through Cornerstone Real Estate Advisers. Funds will be used to refinance an existing loan and construct a 243.7k square foot expansion for Pier 1, bringing the total square feet of the center to 991.1k square feet when completed in 2015.

CLASS A OFFICE PROPERTY IN RIVERSIDE SELLS FOR OVER \$7 MILLION

Riverwalk, a 40.4k-square-foot, Class A office building in Riverside, sold for \$7.15 million, or \$177/square foot. Built in 2007, the building is located at 11801 Pierce Street, in western Riverside.

The building is 100% leased to three quality tenants including: US Bancorp Real Estate, a division of US Bancorp, the 5th largest commercial bank in the United States; Regus Workplaces, a global workplace provider with 1,800 centers in 600 cities and 100 countries; and American College of Healthcare, an institutionally accredited learning institution specializing in health education

LAEDC Kyser...

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• By comparison, Motion Picture & Sound Recording employment at the national level has been declining through over the past several months. Nationally, there were 309,300 jobs (not seasonally adjusted) in the motion picture and sound recording sector in September, down 5.5% from 327,400 a year ago.

- L.A. County jobs in the industry accounted for 43.2% of all industry jobs nationally in September.

Southern California Counties (Not Seasonally Adjusted Numbers*)

Orange County:

- Leaders: Construction (7,300 jobs year-to-year), Professional, Scientific and Technical Services (4,000), and Leisure and Hospitality (4,000), Health Care and Social Assistance (3,600), and Government (2,900)

- Job Losses: Financial Activities and Nondurable Goods Manufacturing

- In seasonally adjusted terms, the county is 47,100 jobs below its pre-recession peak.

Riverside/San Bernardino:

- Leaders: Health Care and Social Assistance (6,200 jobs year-to-year), Retail Trade (5,200), Leisure and Hospitality (4,000), and Transportation, Warehousing and Utilities (3,400)

- Job Losses: Finance and Insurance; Other Services
- Other: Construction (1,900 or +2.6%); Professional, Scientific and Technical Services (1,400 jobs, +3.7%)

- In seasonally adjusted terms, the Riverside-San Bernardino MSA is 25,800 jobs below its pre-recession peak.

Ventura County:

- Leaders: Leisure and Hospitality (1,600 jobs or 4.7%); Professional, Technical and Scientific Services (1,200 or 7.5%) and Construction (1,100 or 8.7%)

- Job Losses: Finance and Insurance; Manufacturing; and Government

- In seasonally adjusted terms, the county is 7,700 jobs below its pre-recession peak.

with locations in Riverside and Huntington Beach.

The two-story office building has flexible, efficient floor plans, abundant parking, high-quality lobby finishes with a central stair-case, and a unique landscape, including a meandering stream, waterfalls and a lakefront gazebo. The building can accommodate expansion or contraction needs of tenants both large and small up to 20k square feet in size.

Riverwalk is located in Western Riverside with close access to the 91 Freeway and the I-15. The property is walking distance to retail services and restaurants and located 15 minutes from downtown Riverside, the administrative, legal and cultural center of the Inland Empire. Riverwalk is located in a campus-like setting in a 73-acre master-planned business park.

CBRE’s Mike Kendall, Darla Longo, and Barbara Emmons, along with Tom Pierik and Dave Mudge of Lee & Associates, represented the seller, Turner Real Estate Investments. Traci Thomas of Continental Property Group repped the buyer, California Riverside LLC.

“This was an excellent opportunity to acquire a Class A, multi-tenant office building in a one-of-a kind setting. Located within the highly desirable Inland Empire, it sold at a significant discount to replacement cost,” says Kendall.

Immigration R... guide you through any legislative changes.
continued from pg. 18

About Richard M. Green
Richard M. Green is a partner at Carothers DiSante & Freudenberger LLP (CDF), a leading employment and labor law firm providing litigation defense and counseling to California employers. He is certified as a specialist in Immigration and Nationality Law by the California Bar’s Board of Legal Specialization. He currently serves as chair of CDF’s immigration practice group, guiding employers through complex immigration matters. Green leverages 15 years of experience to offer strategic counsel to employer immigration matters including work visas, employer-sponsored green cards and overseas consular matters. He represents employers being audited by the US Immigration and Customs Enforcement (ICE) on employment eligibility issues, the US Department of Labor for immigrant wage and hour audits and the US Department of Justice in immigration related unfair employment practices. He also helps foreign investors navigate the EB-5 Immigration Investor process.

To learn more about Green’s practice, visit www.CDFLaborLaw.com or contact him at rgreen@cdflaborlaw.com or (949) 622-1661.

IE Outlook... Empire continues to expand, growing by 2.9% (or 35,900 positions) to 1.26 million nonfarm jobs from the second quarter of 2013 to the second quarter of 2014. The Inland Empire has also increased its employment base by 9.9%, adding a total of 113,400 nonfarm jobs since the first quarter of 2010 when the region hit bottom during the recession. While current employment levels are still 3.1% below their all-time high, continued growth in employment and consumer and business spending, as evidenced by the 2.1% year-over-year growth in taxable sales, should narrow the gap further between pre-recession and current employment levels.

With job growth continuing at a steady pace, the unemployment rate in the Inland Empire has gradually declined. At 8.5%, the unemployment rate is 1.8 percentage points lower than it was one year ago, and 6.0 percentage points lower than it was at its peak (14.5%) in the first quarter of 2010. An area of concern, however, is that lower unemployment is being driven by a shrinking labor force, which declined by 0.4%, to 1.8 million, over the last year. This is in stark contrast to the 0.7% increase in the Inland Empire’s population over the last year. Growth in population generally leads the labor force to also grow, but that is not the case here. A likely explanation is age demographics: the 2013 American Community Survey from the U.S. Census indicates that from 2008 to 2013, the region’s population age 65 and older grew by 22.3%, while the population age 18 to 64—those of prime working age—only grew by 3.7%. The slower growth of working age residents indicates a lack of workers to replace an aging population. This imbalance may increase as more and more baby boomers retire in the next few years.

Continued contraction in the labor force may be driven by a growing number of retirees either relocating to the region or dropping out of the labor force altogether, and by a lack of replacement workers moving into the region as an offsetting measure.

Overall, employment growth in the Inland Empire was led by the construction sector, which increased its employment base by 5.4%, to 71,600 jobs, over the past year. The 3,700 additional construction jobs added in the region were largely fueled by non-residential construction activity. The value of non-residential building permits in the

First Ever... 2015 Amgen Tour of California include:
continued from pg. 17

Women’s Race: Stage 1: Sunday, May 10 – Sacramento
Stage 1: Friday, May 8 – South Lake Tahoe
Stage 2: Saturday, May 9 – South Lake Tahoe
Stage 3: Sunday, May 10 – Sacramento
Invitational Time Trial: Friday, May 15 – Big Bear Lake
Stage 2: Monday, May 11 – Nevada City to Lodi
Stage 3: Tuesday, May 12 – San Jose
Stage 4: Wednesday, May 13 – Pismo Beach to Avila Beach
Stage 5: Thursday, May 14 – Santa Barbara to Santa Clarita
Stage 6: Friday, May 15 – Big Bear Lake (Individual Time Trial)
Stage 7: Saturday, May 16 – Ontario to Mt. Baldy
Stage 8: Sunday, May 17 – L.A. LIVE (Downtown Los Angeles) to Pasadena

For further information on the 2015 Amgen Tour of California, visit www.AmgenTourofCalifornia.com.

To experience the race up close from all-inclusive VIP Hospitality Tents or alongside the peloton in an official vehicle, visit the Amgen Tour of California website for details at amgentourofcalifornia.com/vipaccess or email vipaccess@amgentourofcalifornia.com.

Step up to the challenge of the ultimate cycling fan experience led by Carmichael Training Systems! During the CTS Amgen Tour of California Race Experience you’ll be treated like the 17th Team in the race, complete with pro-level soigneurs, mechanic support and meals in the team hotels. For more information visit: <http://train-right.com/atoc>.

About the Amgen Tour of California
The Amgen Tour of California is a Tour de France-style cycling road race created and presented by AEG that challenges the world’s top professional cycling teams to compete along a demanding course that traverses hundreds of miles of California’s iconic highways, byways and coastlines each spring. The teams chosen to participate have included Olympic medalists, Tour de France contenders and World Champions. Amgen Tour of California is listed on the international professional cycling calendar (2 HC, meaning “beyond category”), awarding important, world-ranking points to the top finishers. More information is available at www.amgentourofcalifornia.com. Interested in becoming a part of the race? Visit www.amgentourofcalifornia.com/sponsorship for details.

Inland Empire increased by 16.6%, to approximately \$375 million, from the second quarter of 2013 to the second quarter of 2014.

Other sectors that showed significant employment growth over the past year were the Leisure and Hospitality (4.6%), Administrative Support (4.3%), and the Transportation and Utilities (4.3%) sectors. Employment growth in the Leisure and Hospitality sector, in particular, was driven by sustained improvement in the regional hotel market. According to local hotel industry data published by PKF Consulting, occupancy rates increased 3.9 percentage points, to 72.5%, from May 2013 to May 2014. The increase in hotel visitors was met with a 3.3% annual increase in the average daily room rate, to \$94.80. Given improving economic conditions at the regional, state, and national level, expect continued, positive employment growth in the Leisure and Hospitality sector.

Beacon Economics is currently forecasting total nonfarm employment in the Inland Empire to *continued on page 36*

MANAGER’S BOOKSHELF

“Smart Selling on the Phone And Online: Inside Sales that Get Results,”

By Josiane Chriqui Feigon; AMACOM; New York, New York; 2010; 254 pages; \$17.95)

Inside selling isn’t often considered one of the “sexier” elements of new business development. However, as author Josiane Chriqui Feigon points out...“Today’s market, economic, and competitive conditions have created a more complex and less predictable sales cycle. And that means more of everything. As companies provide more tools, technologies, and systems to help speed up the sales cycle and increase efficiency and productivity, only sales reps who can seamlessly integrate the necessary tools, technologies, and systems into their sales process can earn the right to be called inside sales warriors.”

Is that a bit of cheerleading? Perhaps, but it doesn’t change the fact that companies that are mass marketing everything from computer software to discounted electric power have put more emphasis than ever before on the importance of their call centers. These companies have also discovered that a combination of e-mail and the USPS have steered more current and prospective customers to contact their call centers than anyone thought possible less than 10 years ago.

Author Feigon, has written a “how to” book that offers very useful information for executives and managers on improving the effectiveness of their call center sales staff. Blend these with the author’s extensive tips for success among call center sales warriors, and you have a winning combination not often found in books like this.

One of the key points made by the author is that despite what Generation X’ers believe, cold calling isn’t dying and probably isn’t a waste of time when it’s done properly. She

states:

“When you’re selling in a Sales 2.0 environment, it’s important to analyze how your customer wants to receive your message and determine the best way to send it. As Brian Carroll, author of “Lead Generation for the Complex Sale,” writes in his B2B Lead Generation blog, ‘Time and time again it is proven that customers want salespeople they deal with to understand their business, their needs, and the pressures under which they operate. These people are called trusted advisors.’ When top decision-makers, who manage large budgets, were asked what they considered to be strong sales introductions, they know exactly what they did and did not want to hear on both voice mail and e-mail. Here are some examples of what they said:

‘Someone who has done their homework and knows about my company.’ When a salesperson sounds professional, succinct, confident, and provides value with their message, I will listen to it... ‘I delete so many messages a day and the only thing that stands out for me is a strong, short personalized message that gets to the point.’

Ms. Feigon points out that there are several areas of business not often associated with selling, especially inside selling. One of these is time management. She comments:

“Effective time management is critical to effect inside sales. It begins with a daily, weekly, and monthly plan and extends through the entire sales cycle, affecting not only how you spend your time, but how you pace your calls and whether you meet your numbers. The good news? Even a few

changes in how you manage time can result in a big positive shift, and success will encourage you to make more changes. The more you practice these skills, the easier they get. Over time, you’ll discover your rhythm, and you’ll learn the tricks that work the best for you.”

Extremely easy to read and comprehend, the author has primarily written the book for members of a company’s inside sales force. Even so, she hasn’t forgotten the outside salespeo-

ple nor the very sensitive relationship between the outside and inside selling teams. This is an area where misunderstandings can abound and sow the seeds of mistrust among the combined team.

“Smart Selling on the Phone and Online” is an excellent primer offering a banquet of ideas on inside selling for the cost of a dinner at a moderately priced restaurant.

—Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **“Strengths Finder 2.0,”** by Tom Rath (Gallup Press...\$24.95)(1)* Spend less time fixing shortcomings, more time gaining strength.
2. **“The Wisdom of Oz: Using Personal Accountability to Succeed in Everything You Do,”** by Roger Connors and Tom Smith, (Portfolio Hardcover...\$26.95)** How to gain the brains, heart, and courage to reach your goal.
3. **“The Three Signs of a Miserable Job: A Fable for Managers (and Their Employees),”** by Patrick Lencioni (John Wiley & Sons...\$38.14)(2) Originally published in 2007, the book has become very popular.
4. **“Lean In: Women, Work, and the Will to Lead,”** by Sheryl Sandberg (Knopf Doubleday Publishing...\$24.95)(3) Why women’s progress achieving leadership roles has stalled.
5. **“Factory Man: How One Furniture Maker Battled Offshoring, Stayed Local – and Helped Save an American Town,”** by Beth Macy (Little, Brown & Co...\$28.00)(6) How the owner of Bassett Furniture achieved the impossible.
6. **“Girlboss,”** by Sophia Amoruso, (Portfolio Hardcover...\$26.95)(4) How a young woman escaped a bad life and achieved a very good one.
7. **“Flash Boys: A Wall Street Revolt,”** by Michael Lewis (W.W. Norton & Co...\$27.95)(5) One of the hottest financial writers is at it again.
8. **“The Alliance: Managing Talent in the Networked Age,”** by Reid Hoffman, Ben Casnocha, Chris Yeh (Harvard Business Review Press...\$25.00)(10) An innovative approach: think of employees as allies.
9. **“Capital in the Twenty-First Century,”** by Thomas Piketty and Arthur Goldhammer (Harvard University Press...\$39.95)(8) Unusual and excellent view of economic history.
10. **“Smart Tribes: How Teams Become Brilliant Together,”** by Christine Comaford (Portfolio Hardcover...\$26.95)(9) How top managers keep their teams involved and moving forward.

* -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.
*** -- Indicates a book’s reappearance on the list.

Employees...

continued from pg. 13

actually using a leadership style that is keeping people from getting things done.

“Do you find it difficult to delegate important projects?” asks Houlihan. “Do you refuse to let their work see the light of day until you’ve personally reviewed it, leaving them twiddling their thumbs until they’ve received your feedback? Do you insist on running every new idea through legal before letting an employee pursue it? Are you a micromanager?”

“Be honest. Do you engage in any of these behaviors? If so, it’s important to stop, step back, and show your people that you trust them to make important decisions and do important work. When you do, you’ll give your team the freedom they need to help move the company forward—and you’ll free up a lot of time and energy for yourself, too.”

Delegate effectively. There’s a misconception that many leaders simply refuse to relinquish control of any of their tasks or projects to one of their subordinates. But often, it isn’t about control at all. Many leaders want to delegate, but they don’t want it to look like they’re just dumping unwanted tasks on their employees, or they don’t feel they have the time needed to train an employee to do a task.

Here’s the first step to take when it comes to delegation: Start handing over those tasks and projects that your employees can do or can almost do without your input. Trust their expertise and trust that if they really hit a wall, they’ll come to you. Everyone has a unique set of skills, abilities, and talents. Often, your people will have firm—and sometimes surprising!—ideas about what they’d like to take on.

“We’ll never forget when one of our front desk employees suggested she work in accounts receivable,” tells Harvey. “We were surprised because this was the department that collected money owed to Barefoot, sometimes by people who, let’s be honest, preferred to stall. Turns out she had done similar work for her parents’ insurance company. Her insight, along with the fact that she was hyper-organized, understood people, and was charming, allowed her to excel in her new position. Within months, accounts receivable was humming, and pretty much everyone who owed money seemed unusually good about paying up.”

Let information flow freely. Some companies use information as a type of currency—the right juicy piece of info can buy you lunch, help get you a promotion, bring kudos your way, or be traded for other valuable information. The flipside of this, of course, is that in large siloed organizations it’s completely normal for one department or division to have no clue what the others are up to.

“Instead of a ‘need-to-know’ policy, at Barefoot, we advocated a ‘know-the-need’ approach,” says Houlihan. “Your people are full of intelligence, ideas, and passion—you just have to unlock those things! So do whatever you can to engage your entire team and keep the information free-flowing. Of course, the most important way to achieve this is through transparency. And that means being transparent about the bad stuff, too. You may be tempted to keep bad news and problems to yourself. Don’t. Be honest about the challenges your company is facing and ask the entire staff for solutions. You’ll probably get them!”

Don’t wait for perfectly sunny conditions. To create a culture where entrepreneurial thinking can thrive, you must make sure everyone understands that great ideas are always welcome. Then, give your employees the freedom to move forward on projects, even when conditions aren’t exactly sunny.

“The truth is, if we had let our ‘we’ll be ready whens’ dictate our business decisions, we’d probably still be wannabe winemakers,”

notes Harvey. “When we launched Barefoot Cellars, all we had was a laundry room to use as an office, a bank account that was running on fumes, and no knowledge of our industry. And yet we gave ourselves the freedom to take the leap. We knew the risks, but we believed in what we were doing, so we went for it.”

“You have to give your employees the same benefit,” adds Houlihan. “The truth is, conditions will never be perfect for any idea or initiative. Instead, you need to settle for ‘mostly sunny with a chance of showers’ or even ‘light drizzle,’ and plan to get a little wet. Keep in mind that if your employees don’t ever feel comfortable enough to share these ideas or launch these projects, your company will definitely never benefit from them.”

Never waste a perfectly good mistake. Most leaders look at mistakes as something to be avoided, and as a result, they pass that sentiment down to their employees. But the most innovative, agile companies embrace mistakes. When you move from a culture that punishes mistakes to one that embraces them, your employees will have the freedom to take risks, and that’s where entrepreneurial thinking leads to great innovation.

When an employee makes a mistake, you want a culture that encourages him or her to learn from the mistake and change what led to it rather than a culture that encourages him to fear punishment and sweep that mistake under the rug. You want an environment where employees can acknowledge mistakes, take responsibility for them, learn from them, and then move forward.

“I can’t stress enough how very important it is to investigate how and why an error occurred so that the faulty procedure or process can be fixed,” says Harvey. “That’s why Barefoot made sure employees weren’t afraid to make or report mistakes. Basically, our approach to mistakes was to say, ‘Congratulations! You found a new way to screw up, and that’s a good thing. We didn’t know that this could happen, but now that it has, we can keep it from happening again.’ Once you’ve figured out why a mistake happened, resolve to stop playing the blame game. Instead, encourage your employees to aim their focus on what they can do to prevent the situation from reoccurring.”

Always ask yourself, How would I like it? Relationships have never been more important. A great way to ensure everyone at your company is committed to building strong relationships is to constantly ask, How would I like it?, otherwise known as the Golden Rule for business professionals. Houlihan recommends that you regularly ask yourself the following questions and answer honestly—even if it’s uncomfortable:

- Would I want to work for an employer who treated my labor as a commodity, trying to see how little I would work for? Or would I prefer an employer who sees people as assets, rewarding them for performance and acknowledging their achievements?
- As a leader, am I open and honest with employees about where the company stands, what challenges we’re facing, and what I want?
- If I were a vendor and had two clients, one who treated me with respect and dignity, and another who viewed me as a necessary evil (and maybe even thought I was a huckster or trickster), which one would get preferential treatment? With which would I share what I know about their competition?
- Would I buy from a company that treated me like a pain in the neck if I had a problem with their product, or would I prefer to buy from a company that thanked me for bringing my concerns to their attention?

“At Barefoot, we believed that customers look for overall value when buying a product, not *continued on page 27*

Employees...

continued from pg. 26

just a low price,” says Houlihan. “That’s why we turned down opportunities to cut costs and labor many times. We felt that these measures (which touched on everything from packaging to pricing to the wine itself) would reduce the customer’s perception of Barefoot’s quality. It’s also important to keep in mind that no matter what industry or field you’re in, the most critical decisions you’ll make as a leader will be shaped by your attitude toward your employees and by how that attitude affects how they treat people outside the company. So make sure the question, How would I like it? is never far from your mind.” Say, “thank you.” Making gratitude part of your culture plays an essential role in creating employees who feel empowered and engaged. In truth, you should be saying thank you to everyone you come into contact with through your company. Everyone, from employees to colleagues to vendors, will respond positively when you say—or better yet, demonstrate—your thanks. “But let’s take a moment to focus on a type of thanks that can really make or break your business,” says Harvey. “The gratitude you express to or withhold from your employees. When your employees work hard on your company’s behalf, they deserve your thanks and appreciation. Don’t take them for granted. Make sure your people know that you have noticed their efforts and that you’re grateful for their knowledge and help. In return you’ll gain their buy-in, loyalty, enthusiasm, and over-and-beyond efforts. Acknowledgment and validation of stellar performance breeds more of it!”

“Despite the chaos and uncertainty, this is a time of extreme opportunity for companies that recognize the value of entrepreneurial thinking,” says Houlihan. “It is by far one of the greatest competitive advantages for companies today, and not just at the top of organizations, but at every level, from the bottom up. When you get your employees to think like owners, it will solve the biggest problem in business right now: lack of engagement. Once they see the difference they can make, everything will change. They’ll be excited to be part of the process.”

Set It and Forget...

continued from pg. 14

sage. Keep it short and sweet. Let them know you want to share something important and then introduce the topic.”

Mark’s Message 5 Subject Line: “(First Name), I Forgot to Mention This.”

Message 6: Use this message to answer a question that a client asked you recently. If you don’t have clients yet, you can just think of a question that prospective clients would likely ask. “Ideally, you want to either show off another benefit that comes from working with you, answer a question that overcomes a typical objection that stops people from working with you, or pick something that adds to your credibility as an expert,” says Satterfield.

Mark’s Message 6 Subject Line: “A Question Many (in This Niche) Are Asking.”

Message 7: It’s important to think about marketing as a sequence. For most service businesses, the next step after your prospects get to know you through your emails and your report is to speak one-on-one with them. So, in your final message, you’ll offer a free 30-minute consultation.

“The reason we hold off until now is that a certain amount of trust and credibility needs to be established before you offer the consultation,” explains Satterfield. “After 20 years of testing various sequences, I’ve found that asking for the consultation in this sequence results in the highest percentage of acceptances.”

Mark’s Message 7 Subject Line: “Of Potential Interest to

Six Myths That...

continued from pg. 12

notice anyway—and they won’t be happy! They may even think you don’t care about their experience at all if you seem to be ignoring the bad stuff. However, when you’re open about the inconvenience and say, “We know this stinks,” people become more understanding. Their perception of how much your organization cares goes up.

“I learned this lesson during my many travels through Chicago’s Midway Airport, where there’s a gate that all frequent flyers dread,” says Jazwiec. “The hallway leading to it is longer than two city blocks with no stores, restaurants, or kiosks—and the floor is thick carpet that makes you feel like you’re dragging your suitcase through quicksand. Well, there used to be a sign at the entrance to this gate that read, ‘Gate A4a, aka Timbuktu, Never-Never Land, and the Kingdom of Far, Far Away.’ The sign didn’t make the gate any closer, but it let travelers know that our slog through quicksand wasn’t going unnoticed. And somehow, it made things better.”

Myth Number Six: “‘Wow!’ service happens only once in a blue moon.”

It’s not that you believe making customers say, “Wow!” is impossible...you just assume it will take an exceptional, out-of-the-ordinary effort on your part to elicit that kind of response. So most days, you aim for “adequate” instead of “amazing.” But according to Jazwiec, “wow” service isn’t thrilling, marvelous, sensational, or big. It is PERSONAL! And personal does not have to be made of big, showy stuff. It’s easy to incorporate into your organization’s everyday processes.

“At one hotel chain, the bellman looks at your luggage tag as he takes your suitcase out of the car,” Jazwiec comments. “Then he uses his earpiece walkie-talkie to tell the front desk clerk your name. So when you approach the desk, the host greets you with a ‘Welcome, Liz, we’ve been expecting you.’ It’s ‘just’ a simple personal touch, but for me that inspires a ‘wow’ reaction. So remember: When you get personal, you’ll improve your perception.”

“Before you buy into a common assumption about what it takes to achieve customer satisfaction, take a few moments to consider how you’d feel if you were in your customers’ shoes,” concludes Jazwiec. “In most cases, you’ll probably find that improving perceptions won’t require you to move heaven and earth, though it might require some outside-the-box thinking and a willingness to engage with your customers on a personal level.

“The best news is, once you do ditch the myths and learn how simple it can be to boost customer satisfaction, you’ll find that you and your employees are more energized and motivated,” she adds. “Making customers happy will make you happy, too!”

Some.”

“After you’ve created your series of messages, all you have to do is load them into your autoresponder,” says Satterfield. “It’s quick and easy to do.

“If you have any reservations about using this method to stay in front of prospects, know that I practice what I preach, not only with my business but also with my wife’s,” he concludes. “She is a clinical hypnotherapist and success coach.

When I set up her autoresponder sequence, we bit the proverbial bullet and created two years of timed messages that go out approximately every ten days. At the end of two years, we just reschedule the person back to Day 1 on the assumption that no one remembers an email they got two years ago. Talk about a ‘set it and forget it’ approach to staying in touch!”

Money Talks!

FINANCIAL NEWS & TALK



Contact Joe Lyons today. Be on the air tomorrow.

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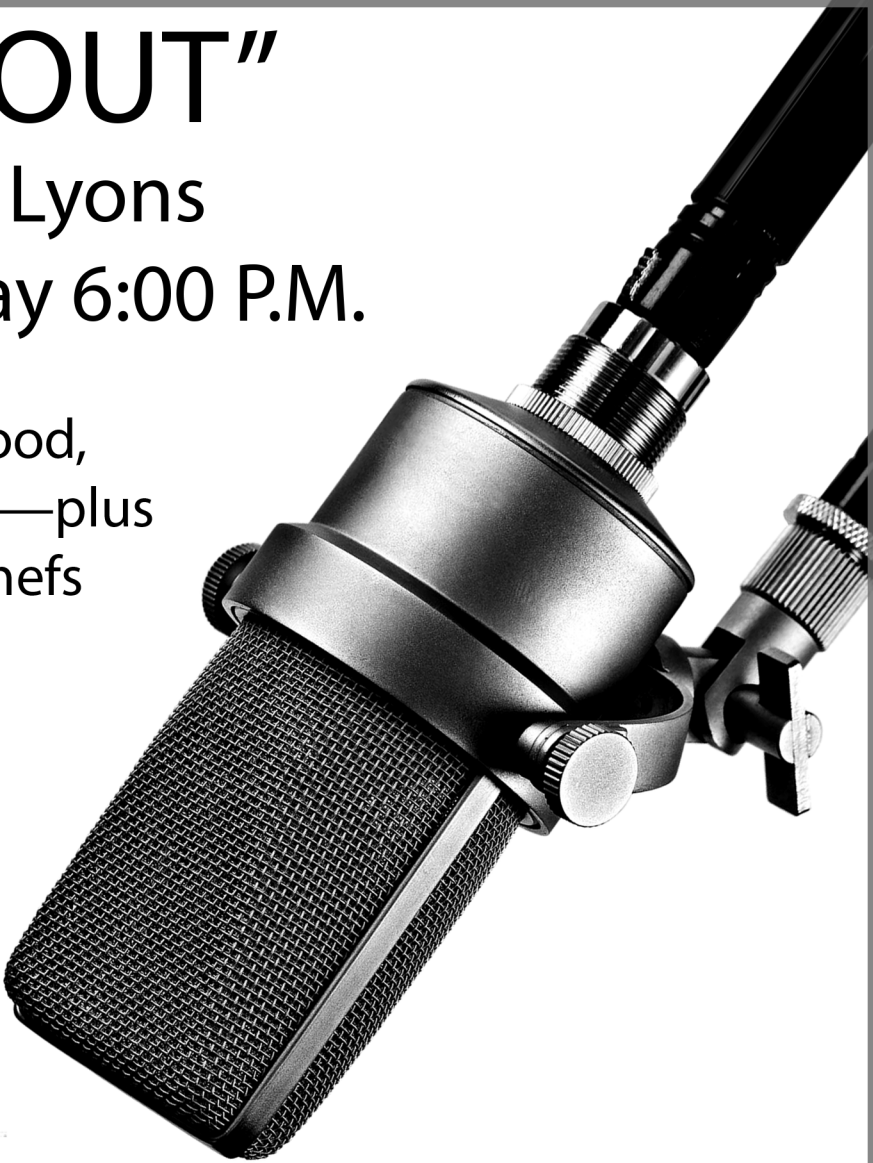
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Every Thursday 6:00 P.M.

Join Joe Lyons as he reviews gourmet food, travel and world famous restaurateurs—plus guest interviews with award-winning chefs and renowned wine connoisseurs.

FINANCIAL NEWS & TALK



NEW BUSINESS

County of San Bernardino

1428 PROPERTIES 1030 N MOUNTAIN AVE STE. 383 ONTARIO, CA 91762	CARS WEST GLOBAL CWG MOTORS 1601 BARTON RD. STE. 3612 REDLANDS, CA 92373	HI-LINE CONSTRUCTION 1200 NEVADA ST. STE. 202 REDLANDS, CA 92374	LA VERANDA FAMILY RESTAURANT 1296 N MT VERNON AVE. COLTON, CA 92324	NELSON WESTERBERG 1785 INDUSTRIAL PARK AVE. REDLANDS, CA 92374	WALTERS CONCRETE PUMPING 6038 MACLAY ST. SAN BERNARDINO, CA 92407
ADVANCED BUILDING SYSTEMS 8296 CHAPPELLET PL. RANCHO CUCAMONGA, CA 91730	CRISTAL WATER 15885 MAIN ST. STE. 270 HESPERIA, CA 92345	HOUSE OF DRAPERIES 2141 E PHILADELPHIA ST. STE. I ONTARIO, CA 91761	LAND AMERICA ESCROW SERVICING 8338 DAY CREEK BLVD. STE. 101 RANCHO CUCAMONGA, CA 91739	NEW LIFE COMMUNITY CHURCH OF GOD IN CHRIST 123 W. D ST. ONTARIO, CA 91762	A & A TRANSMISSION CENTER 1214 HESPERIA RD. HESPERIA, CA 92345
AMECI ITALIAN KITCHEN 8812 BASELINE AVE. RANCHO CUCAMONGA, CA 91730	CT COMPANY 7189 SAN CARMELA CT. RANCHO CUCAMONGA, CA 91739	HOUSE OF SOUND 1461 E FOOTHILL BLVD. UPLAND, CA 91786	LOS ANGELES CHINA TRAVEL SERVICE 1430 ALTA AVE. UPLAND, CA 91786	RAUL GONZALEZ TRUCKING 640 E. SAINT ANDREWS ST. ONTARIO, CA 91761	A PREMIER TRAVEL SERVICE 1517 RANCHO HILLS DR. CHINO HILLS, CA 91709
AMERICAN FREE JOURNAL 56189 TWENTYNINE PALMS HWY YUCCA VALLEY, CA 92284	DEDICATED EXPRESS 1500 WEST RIALTO AVE. SAN BERNARDINO, CA 91730	INLAND CENTER AUTO BODY 181 S ARROWHEAD AVE. SAN BERNARDINO, CA 92408	M & A TRUCKING 7247 E RIVERSIDE DR. ONTARIO, CA 91761	ROGER'S RECYCLING CENTER 1066 N MT VERNON AVE. SAN BERNARDINO, CA 92040	A-1 APPRAISAL SERVICE 8259 ENEVA LN. YUCCA VALLEY, CA 92284
AUTOMOTIVE TECHNICAL TRAINING 19030 VALLEY BLVD. BLOOMINGTON, CA 92316	EPOCH SHOTS PHOTOGRAPHY 6548 OLIVE AVE. SAN BERNARDINO, CA 92407	INLAND VALLEY TRUCK REPAIR 18324 VALLEY BLVD. STE. 6 BLOOMINGTON, CA 92316	MAID 4-U 1720 S MOUNTAIN AVE. STE. B ONTARIO, CA 91762	SCOTT INKS CONSTRUCTION CONSULTANT 27621 VILLA AVE. HIGHLAND, CA 92346	ABACAB ENTERPRISE 925 EVERGREEN CT. REDLANDS, CA 92374
BLONDIES CLIP SHOP 13460 CENTRAL AVE. STE. D CHINO, CA 91710	GRANDER CREATIONS 5786 BERYL ST. RANCHO CUCAMONGA, CA 91737	INOTARY SERVICE 1940 SHORT ST. SAN BERNARDINO, CA 92407	MANDARIN BISTRO 14230 CHINO HILLS PKWY STE. A CHINO HILLS, CA 91709	SILVER GRACE 16342 ORANGE ST. HESPERIA, CA 92345	ABBA ETC TRAVEL & TOURS 4962 HOLT BLVD. MONTCLAIR, CA 91763
BOTAS LEON 463 E FOOTHILL BLVD. RIALTO, CA 92376	H.H. EXPRESS 7926 WILLIAMS RD. FONTANA, CA 92336	JTE TRUCKING 12060 VINTAGE DR. FONTANA, CA 92337 (909)822-4511	MARKETWORKS 7189 BIRCH TREE PL. FONTANA, CA 92336	THE LESSON HOUSE 14568 CENTRAL AVE. CHINO, CA 91710	ABEL'S ALTERNATIVE SERVICES 10251 SANTA ANITA AVE. MONTCLAIR, CA 91763 (909)630-3062
A. SIMOES FAMILY DAIRY 8625 RIVERSIDE DR. ONTARIO, CA 91761	HA GROUP 3934 ROSWELL CT. CHINO, CA 91710	LA CIRRUS INC 7061 GLASGOW AVE. SAN BERNARDINO, CA 92404	NATURE CREATIONS 1250 KENDALL DR. SAN BERNARDINO, CA 92407	BUDGET INN 14153 KENTWOOD BLVD. VICTORVILLE, CA 92392	CAFFE GELATO 13788 ROSWELL AVE. CHINO, CA 91710

NEW BUSINESS

County of Riverside

CONTINENTAL VALET 2111 E. DESERT PALMS DR. PALM SPRINGS CA 92262	PERFORMANCE ENERGY DRINK 32153 CORTE CARMONA TEMECULA, CA 92592	JAKALE ENTERPRISES 26445 HELENE DR. MORENO VALLEY CA 92555	PHENIX MEDIA 52-090 EISENHOWER DR. LA QUINTA, CA. 92253	CERTIFIEDCARS.COM 777 E TAHQUITZ CANYON WAY STE. 200-44 PALM SPRINGS, CA 92262	MIGUEL'S SONORA STYLE AND CANTINA 1920 FRONTAGE RD. CORONA, CA 92882
LEVEL 2 67555 E. PALM CANYON STE. F124 CATHEDRAL CITY, CA 92234	JACOBUS TRUCKING 19223 SILVER SUMMIT CIR. PERRIS CA 92570	ZLEGOODS 26445 HELENE DRIVE MORENO VALLEY CA 92555	PARKS MEDICAL-LEGAL CONSULTING 38510 ORANGECREST RD. PALM DESERT, CA 92211	MINDFUL-WAY STRESS REDUCTION PROGRAMS 47055 WONDERLAND DR. BANNING, CA 92220	SPROUTS FARMERS MARKET 475 E ALESSANDRO BLVD. RIVERSIDE, CA 92508
DIFFERENT BREED MAGAZINE 6678 JASPER DR. CORONA, CA 92880	TRUCKING INC. 19223 SILVER SUMMIT CIR. PERRIS CA 92570	COOK WORLD CALIFORNIA KITCHEN'S 1463 ASHBURY WAY PERRIS CA 92571	CLEAR & CLEAN POOL SERVICE AND REPAIR 71974 VISTA DEL RIO RANCHO MIRAGE, CA 92270	MINDFUL-WAY POGRAMS 47055 WONDERLAND DR. BANNING CA 92220	TIME WARNER CABLE 83-473 AVENUE STE. 45 INDIO, CA 92201
EXPRESS MOBILE CAR WASH & DETAILER 24318 HEMLOCK AVE. STE. E-3 MORENO VALLEY CA 92557	ASSOCIATES 31242 ORANGE AVE. NUEVO CA 92567	LNNX AND ASSOCIATES 28339 ROCKY COVE DR. MENIFEE CA 92585	JESSE & A.V. SHOE REPAIR 40119 MURRIETA HOT SPRINGS RD. MURRIETA, CA 92563	FAIRWAY LANDSCAPE & IRRIGATION, INC. 4223 ALAMO ST. RIVERSIDE CA 92501	EVO PERFORMANCE CRANKSHAFTS 18570 PASADENA ST. LAKE ELSINORE, CA 92530
SCHOOL PICS BY SATIN DREAMS 6899 SONG SPARROW RD. EASTVALE CA 92880	DESIGN GROUP ASSOCIATES 31242 ORANGE AVE. NUEVO CA 92567	LNNX, LLC 28339 ROCKY COVE DR. MENIFEE CA 92585	CENTURY 21 GARLAND REALTY 1264 W. 6TH ST. CORONA CA 92882	RAMSEY BACKFLOW & PLUMBING 11626 STERLING AVE. STE. D RIVERSIDE CA 92503	INLAND VALLEY PRINT SOLUTIONS, INC. 12234 HEACOCK ST. MORENO VALLEY, CA 92557
SCHOOL PICS BY SATIN DREAMS 6899 SONG SPARROW RD. EASTVALE CA 92880	CASH PLUS 6160 ARLINGTON AVE. STE. D3 RIVERSIDE CA 92504	I BELIEVE PHOTOGRAPHY 20850 HILLSDALE RD. RIVERSIDE CA 92508	RSJR IN HOME CARE ASSESSMENT 36160 MADORA DR. WILDOMAR, CA 92595	RAMSEY PLUMBING 11626 STERLING AVE. STE. D RIVERSIDE CA 92503	NEW AGE DENTAL 7776 LIMONITE AVE. RIVERSIDE, CA 92509
EL PRIMO TEST ONLY 4220 GLEN ST. STE. B RIVERSIDE CA 92509	TEMO TRUCKING 31210 LAURENA ST. NUEVO CA 92567	DESERT JEWEL 17-800 LANGLOIS RD. STE. 515 DESERT HOT SPRINGS, CA 92241	ARTISAN EVENT FLORAL DECOR, LLC 779 S. WILLIAMS RD. PALM SPRINGS CA 92264	MIGUEL'S JR HOMESTYLE MEXICAN FOOD 1039 W 6TH ST. CORONA CA 92882	TIRE GUY 27620 CONNIE WAY SUN CITY CA 92586
KM CLINICAL 36883 PICTOR AVE. MURRIETA, CA 92563	TEMO SHIPPING 31210 LAURENA ST. NUEVO CA 92567	DESERT JEWELS—PRICE- LESS 17-800 LANGLOIS RD. STE. 515 DESERT HOT SPRINGS, CA 92241		GRUMPY'S GUIDE SERVICE 162 MALACHITE LN. PERRIS, CA 92570	

Time to Review... apply online at www.socialsecurity.gov/prescriptionhelp or call Social Security at 1-800-772-1213 (TTY users should call 1-800-325-0778) to find out more.

Better quality in Medicare Advantage and Part D plans isn't the only good news for people with Medicare.

For most seniors who have Original Medicare, the 2015 Part B premium will stay unchanged for a second consecutive year, at \$104.90. This means more of your retirement income and any increase in Social Security benefits will stay in your pocket. The Part B deductible will stay the same as well.

David Sayen is Medicare's regional administrator for Arizona, California, Hawaii, Nevada, and the Pacific Territories. You can always get answers to your Medicare questions by calling 1-800-MEDICARE (1-800-633-4227).

Fall Update... the health and vigor of citizenship." I'm concerned the legislature detracts from this freedom by passing too many bills that make it increasingly difficult for employers to thrive in our state. You may rest assured that I will continue to promote and support legislation that will spur private sector job creation and improve the economy.

For information on any of these bills, you can visit leginfo.legislature.ca.gov.

Senator Mike Morrell, R-Rancho Cucamonga, represents the 23rd District in the State Senate which includes portions of Riverside, San Bernardino, and Los Angeles counties.

CMS Kicks... starting on the first day of the next or second month depending on when they enroll.

To help consumers better understand the renewal process, CMS is releasing the 5 Steps to Staying Covered – to make it as simple as possible for them to choose the plan that best fits their needs and budget. The consumer tested 5-step process includes:

- 1) **Review:** Plans change, people change – review your coverage and look for a letter from your plan about how your benefits and costs may change next year,
- 2) **Update:** Starting Nov. 15, log in and update your 2015 application - make sure your household income and other information is up-to-date for next year,
- 3) **Compare:** Compare your current plan with other plans that are available in your area,
- 4) **Choose:** Select the health plan that best fits your budget and health needs, and
- 5) **Enroll:** The marketplace opens on Nov.15, make sure to review, update, compare and choose by Dec.15 to have any changes take effect on Jan. 1. Contact your plan after you've enrolled and make sure you pay your first month's premium.

The first piece of this education material is available at Marketplace.CMS.gov. Also, CMS will continue to adapt and modify its efforts to reach existing Marketplace consumers over the next weeks and months – using a wide range of outreach strategies including directly through mail, email, digital market efforts, and calls.

Serving existing Marketplace customers and keeping them covered is a top priority this open enrollment period.

New Study... Alliance promotes the relevance and furthers the missions of its approximately 70 not-for-profit fraternal benefit society members operating in 50 states, the District of Columbia and Canada. Alliance member societies represent 9 million individuals, making it one of America's largest member-volunteer networks. Through advocacy, policy and providing opportunities for a broader understanding of fraternal benefit societies as financial providers and community service activists, the Alliance serves as a vital and valued resource.

Please visit the website at www.fraternalalliance.org to learn more.

About Inland Empire by the Inland Empire Financial Consultants

Thrivent Financial is represented in the Inland Empire by the Inland Empire Financial Consultants, which includes Bill Cortus at 3333 Concourse St. Building 8 Suite 8100 Ontario, CA 91872, phone: 909-945-4996, website: www.thrivent.com/plg/inlandempire. Facebook: <http://www.facebook.com/BillCortusThriventFinancial> CA Insurance ID #0D96803

About Thrivent Financial

Thrivent Financial is a financial services organization that helps Christians be wise with money and live generously. As a membership organization, it offers its nearly 2.4 million member-owners a broad range of products, services and guidance from financial representatives nationwide. For more than a century it has helped members make wise money choices that reflect their values while providing them opportunities to demonstrate their generosity where they live, work and worship. For more information, visit Thrivent.com/why. You can also find us on Facebook and Twitter.

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For additional important disclosure information, please visit Thrivent.com/disclosures.

To view the Federal Marketplace notices, visit: marketplace.cms.gov/technical-assistance-resources/training-materials/training.html.

To learn more about the 5 Steps to Staying Covered, visit: marketplace.cms.gov/outreach-and-education/5-steps-to-staying-covered.pdf

For more information about Health Insurance Marketplaces, visit: www.healthcare.gov/marketplace.

Commercial Building Developers							continued on page. 32
(Ranked by total square feet developed thru September 2013)							
	Company Address City, State, Zip	I.E. Development Completed Thru Sept. 2013 (Total Square Footage)	Current Projects: Companywide # of I.E. Projects Market Value I.E.	Proposed Projects: Square Footage Years to Complete	Locations of Projects	Employees: I.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1.	ProLogis 4100 E. Mission Blvd., Ste. 500 Ontario, CA 91761	7,800,000	na	WND	WND	15 150	Tyson Cheve President (909)673-8700/673-8702 www.prologis.com
2.	Western Realco 500 Newport Center Dr., Ste. 630 Newport Beach, CA 92625	5,200,000	\$42,000,000	2,800,000	Ontario, Rancho Cucamonga	4	Gary Edwards Vice President (949)720-3787/720-3790
3.	Sares-Regis Group 18802 Bardeen Ave. Irvine, CA 92612-1521	4,000,000		WND	Los Angeles, Orange County	18 450	John Hagestad Managing Director (949)756-5959/756-5955
4.	Ontario Mills One Mills Cir., Ste. 1 Ontario, CA 91764-5200	2,500,000	16 2 na	12,000,000 6	Ontario	na	Marc Smith General Manager (909)484-8301/484-8306
5.	Hunco Development, Inc. 42389 Winchester Rd., Ste. B Temecula, CA 92560	1,825,000	4 na	WND	Murrieta, Ontario	8	Krista Hundley Manager (951)296-5225x14/296-5226 www.huncompi.com
6.	Seventh Street Development, Inc 3780 Kilroy Airport Way, Ste. 520 Long Beach, CA 90806	1,600,000	3 1 \$12,700,000	0 0	San Bernardino	0 4	Craig S. Furniss President (562) 427-7771/427-7774 www.7thsd.com
7.	Glenborough Realty Trust Inc. 650 E. Hospitality Ln., Ste. 150 San Bernardino, CA 92408	1,589,000	1	1,000,000	San Bernardino	6	Betty Rader General Manager (909)381-5301/885-7127
8.	Pannattoni Development Company 2131 S. Grove Ave., Ste. M Ontario, CA 91761	1,122,000	4 na	na	Ontario	15	Jeff Phelan Principal (909)673-0064/673-1986
9.	EJM Development Company 9061 Santa Monica Blvd. Los Angeles, CA 90069	900,000	2 na	2,850,000	Ontario, Oxnard, Phoenix, Las Vegas, Ventura	2 50	Bret A. Mackay Vice President, Development (310)278-1830/278-2965 www.ejmdevelopment.com
10.	Turner Development Corporation 1200 Quail St., Ste. 160 Newport Beach, CA 92660	745,000	1 na	WND	Inland Empire	2	Rusty Turner President (949)757-5400/955-1328
11.	Riverside Commercial Investors (RCI) 3685 Main St., Ste. 220 Riverside, CA 92501	700,000	7 7 na	3,2300,000 4	Ontario, Riverside, Redlands	6 7	Rufus Barkley/Darrell Butler Partners (951)788-6100/784-1524
12.	A.H. Reiter Development Company 9650 Business Center Dr. Rancho Cucamonga, CA 91730	600,000	3 na	0	Rancho Cucamonga, Ontario	18	A.H. Reiter Owner (909)980-1643/989-0446
13.	Opus West Corporation 2020 Main St., Ste. 800 Irvine, CA 92614	600,000	2 60+ 35,000,000	1,200,000 2	Chino Hills	7-10 100	Paul Marshall President (949)622-3450/622-1951 www.opuswest.com
14.	The Magnon Companies 1650 Spruce St., Ste. 400 Riverside, CA 92507	479,700	\$21,000,000	479,700	Riverside, Ontario	12 12	Ray Magnon President (951)684-0860/784-2545
15.	The Chank Group 44-919 Golf Center Parkway, Ste. 9 Indio, CA 92201	380,000		275,100	Indio	6 8	Larry Chank CEO (760)347-3469/342-2791
16.	Lord Banltimore Properties 4200 Concours, Ste. 325 Ontario, CA 91764	335,000	10 3 na	95,000 1	Inland Empire	5 34	Thomas E. Anthony District Manager/Vice President (909)941-8555/466-1526
17.	Investment Building Group 4100 Newport Pl., Ste. 750 Newport Beach, CA 92660	330,000	WND	WND	Riverside, San Bernardino,	3	Brian Bargemann Vice President (949)263-1111/263-1120 www.ibg-usa.com
18.	Master Development Corporation 1401 Quail St., Ste. 100 Newport Beach, CA 92660	330,000		70,000 1	Ontario, Rancho Cucamonga	4 13	Bruce McDonald President (949)724-8886/724/8887
19.	Cabazon Band of Mission Indians 84-245 Indio Springs Dr. Indio, CA 92203	170,000	6 6 na	WND	Coachella Valley	510 540	Ted Newman Planning Director (760)342-2593/347-7880

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Fastest Growing Private Companies in the I.E.							
(Ranked by Increase in Revenue)							
	Company Name Address City, State, Zip	% Increase in Revenue	\$ Revenue 2012 \$ Revenue 2013 (\$ Millions)	# Employees Current	Year Founded	Type of Business	Top Local Executive Title Phone/Fax E-Mail Address
1.	Global Wedge, Inc. 8807 Mesa Oak Dr. Riverside, CA 92508	1,175.1	1.1 14.1	4	2001	Solar Distribution	Sarada Marella CEO (951) 413-1482/413-1483 sarada@globalwedge.com
2.	Walz Group 43234 Business Park, Ste. 107 Temecula, CA 92590	1,057	1.4 15.8	68	2003	Bus. Financial Products & Services	Rod Walz CEO (951) 491-6800/491-6595 sales@walzgroup.com
3.	Monoprice 9477 London Way Rancho Cucamonga, CA 91730	1,061	3.5 39.7	68	2002	Imports/Distributes Audio/Video Components	Amy Bullam Manager (909) 989-6887/9890078 www.monprice.com
4.	WebMetro 160 E. Via Verde Ave., Ste. 220 San Dimas, CA 91773	171.9	3.7 10.1	45	1995	Internet Marketing, Website Design	Carlos Ugalde Founder/CEO (909) 599-8885/599-8887 www.webmetro.com
5.	SRS Engineering 25843 Jefferson Ave. Murrieta, CA 92562	149.8	2.2 5.4	31	1985	Mfg. Industrial Process Equipment for Biodiesel	Rupli Hawrainsk CEO/President (951) 526-2239/526-2441 www.srsengineering.com
6.	ICSN 17453 Sandlewood Dr. Riverside, CA 92503	139.8	4.5 10.9	19	2000	Develop & Engineer Prototype Products	Joon Lee Owner (951) 687-8818/687-2879 www.icsngroup.com
7.	RehabAbilities 9227 Haven Ave., Ste. 300 Rancho Cucamonga, CA 91730	134.4	3.4 8.1	472	1987	Places Rehabilitation Therapy Professionals	Kim Jones President (909) 989-5699/989-7633 www.rehababilities.com
8.	Organize 6727 Columbus St. Riverside, CA 92504	50.5	6.9 10.3	40	1998	Storage Products	Terry Shearer Owner (800) 600-9817/600-6817 terrys@organize.com
9.	Plastics Research 1400 S. Campus Ave. Ontario, CA 91761	40.8	13.4 18.8	79	1972	Manufacturing Fiberglass and Plastic Containers	Dick Marvin General Manager (909) 391-2006/391-2205 www.prccal.com

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Palm Springs... The Desert Sun’s Betty Francis is the recipient of this year’s Jackie Lee Houston Angel Award. Betty has been part of the Palm Springs community since 1977 and has been covering society events for The Desert Sun since 1996. Harold Matzner, chairman of the Palm Springs International Film Festival, has been quoted to say, “Betty has an amazing passion for philanthropy and has helped raise millions of dollars for the valley's charities.” He also spoke of her passion for excellence in writing about those 800-plus local charities.

This year’s Community Icon Award will go to Jackie Autry. Jackie served as president of the American Red Cross, was responsible for raising funds to build an independent Community Blood Bank at the Eisenhower Medical Center, and served as its president for many years. She continues to serve on the board of trustees at Eisenhower Medical Center. She is also a member of the board for the Barbara Sinatra Children’s Center, is president of Gene Autry Music Publishing Companies, and is the former owner of the Los Angeles Angels of Anaheim.

For the 28th year in a row, this *continued on page 35*

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Commercial Building Developers

(Ranked by total square feet developed thru September 2013)

	Company Address City, State, Zip	I.E. Development Completed Thru Sept. 2013 (Total Square Footage)	Current Projects: Companywide # of I.E. Projects Market Value I.E.	Proposed Projects: Square Footage Years to Complete	Locations of Projects	Employees: I.E. Companywide	Top Local Executive Title Phone/Fax E-Mail Address
20.	Affiliates Construction Co., Inc. 77-900 Avenue of the States Palm Desert, CA 92211	168,000	6 \$18,000,000	250,000 2	Coachella Valley	38	Wesley Oliphant Vice President (760)345-2626/345-5501
21.	Lennar Partners 18401 Von Karmen Ave., Ste. 540E Irvine, CA 92612	120,000	4 na	WND	Ontario, Chino Hills, Riverside, Fontana	2 350	Michael Morris Vice President (949)442-6100
22.	Jacobs Development Company 6820 Indiana Ave., Ste. 210 Riverside, CA 92506	45,000	100+ 3 na	45,000 2	Inland Empire	17	Doug Jacobs Senior Vice President (951)788-9887/788-4314
23.	Imprimis Corporation PO Box 1856 Palm Desert, CA 92261	WND	0	0	WND	2 6	Russ E. Hatle President (760)776-8838/776-8842

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Commercial Real Estate Brokers Serving the Inland Empire					
Listed by Transaction Volume					
Company Name	I.E.	I.E.	# of Local	# of Offices	Top Local Executive
Address	Transaction Volume	Sales Volume	Brokers or Agents	In I.E.	Title
City, State, Zip		Leasing Volume			Phone/Fax E-Mail Address
1. CB Richard Ellis	\$1,616,937,574	\$750,405,833	84	3	Kevin Dusset
4141 Inland Empire Blvd., Ste.100		\$866,531,741			Managing Director
Ontario, CA 91764					(909) 418-2000/418-2100
					kevin.dusset@cbre.com
2. Newmark Grubb Knight & Frank	\$650,200,000	\$210,800,000	42	5	Betty Misant
3401 Centrelake Dr., Ste. 500		\$439,400,000			Office Manager
Ontario, CA 91761					(909) 605-1100/390-8645
					www.newmarkkf.com
3. Lee & Associates	\$649,000,000	\$300,000,000	160	4	Don Brown
14369 Park Ave., Ste. 200		\$349,000,000			President
Victorville, CA 92392					(760) 241-5211
					dbrown@lee-assoc.com
4. Marcus & Millichap	\$565,242,561	\$565,242,561	40	8	Kent Williams
3281 E. Guasti Rd., Ste. 800					Managing Director
Ontario, Ca 91761					(909) 456-3400/456-3410
					kwilliams@marcusmillichap.com
5. Colliers International	\$364,772,419	\$186,274,615	17	2	Craig Robbins
3401 Centrelake Drive, Ste.150		\$178,497,802			President, US Brokerage Service
Ontario, CA 91761					(213) 627-1214/327-3200
					www.colliers.com
6. DAUM Commercial Real Estate Services	\$345,000,000	\$138,000,000	12	1	Kerry Cole
3998 Inland Empire Blvd., Ste. 400		\$207,000,000			Executive V.P./Branch Manager
Ontario, CA 91764					(909) 980-1234/980-3775
					www.daumcommercial.com
7. Cushman and Wakefield	\$237,463,297	\$237,436,297	28	2	Phil Lombardo
901 N.Via Piemonte, Ste. 200					Executive Mannaging Director
Ontario, CA 91764					(909) 980-7788/989-4440
					www.cushwake.com
8. NAI Capital Commercial	\$202,765,820	\$131,424,937	41	4	John Boyer
3281 E. Guasti Rd.		\$71,340,882			Branch/Executive Manager
Ontario, CA 91761					(909) 945-2339/945-2338
					www.naicapital.com
9. Voit Real Estate Services	\$201,888,909	\$73,673,038.50	4	1	Walt Chenoweth
9431 Haven Ave., Ste. 120		\$128,215,870.55			Executive Vice President
Rancho Cucamonga, CA 91730					(909) 218-5285/354-3253
					wchenoweth@voitco.com
10. Baxley Properties	\$64,779,904	\$11,217,406	13	1	Dick Baxley
73-712 Alessandro, Ste. B4		\$53,562,498			President
Palm Desert, CA 92260					(760) 773-3310/773-3013
					dbaxley@baxleyproperties.com
11. Allied Commercial Real Estate	\$15,500,000	\$10,500,000	8	1	Tony M. Guglielmo
3100 E. Cedar St., Ste. 7		\$5,000,000			Broker/Owner
Ontario, CA 91761					(909) 786-4300/786-4301
					tony@alliedcre.com

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Mortgage Lenders					
Ranked by Percentage of Market, Riverside & San Bernardino Counties, 2013					
	Lender Address City/State/Zip	% of I.E. Market	Number of Loans	Total \$ Amount	Top Local Executive Title Phone/Fax E-Mail Address
1.	Wells Fargo Bank 334 W. 3rd St. San Bernardino, CA 92401	4.0	4,000	425,280,000	190,000 Miguel Revers Branch Manager (909) 384-4805/381-6066 www.wellsfargo.com
2.	Provident Bank Mortgage 3756 Central Ave. Riverside, CA 92506	0.39	1,924	682,000,000	354,454 Michelle Steele Branch Manager (951) 686-6060/782-6132 www.providentbankmortgage.com
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Title Companies in the Inland Empire					
Ranked by Policies 2012					
	Company Address City, State, Zip	County	Total # of Policies (Year End 2012)	Total \$ Amount of Policies (Year End 2012)	Inland Empire Share % Key Executive Title Phone/Fax E-Mail Address
1.	First American Title Company 3625 14th St. Riverside, CA 92502	Riverside	26,263	15,722,131,222	21.18 Chris Clemens County Manager (951) 787-1700/866-566-3961 cclemens@firstam.com
2.	Chicago Title Company 560 E. Hospitality Ln. San Bernardino, CA 92408	Riverside & San Bernardino	25,518	7,335,951,813	9.21 John Giancola VP Operations Manager/Commercial (951) 710-5901 giancolaj@ctt.com
3.	Fidelity National Title 451 E. Vanderbilt Way, Ste. 350 San Bernardino, CA 92408	San Bernardino	22,148	2,762,883,589	12.10 Mike Allsup County Manager (909) 890-0601/890-3600 mallsup@fnf.com
4.	First American Title Company 323 Court St. San Bernardino, CA 92401	San Bernardino	14,107	2,240,930,909	16.98 Jeff Bright County Manager (909) 889-0311/866-523-5430
5.	Stewart Title of California 3403 Tenth St. 4th Floor Riverside, CA 92501	Riverside San Bernardino Imperial	13,979	3,647,582,211	4.35 Guy Kruger Division President (951) 276-2700/346-3716 gkruger@stewart.com
6.	Land America 3480 Vine St. Riverside, CA 92507	San Bernardino	2,667	273,177,312	3.21 Mac's Lucero Vice President (951) 774-0825/781-1173
7.	North American Title Company 1615 Orange Tree Ln., Ste. 215 Redlands, CA 92374	San Bernardino	660	123,601,454	0.79 na (800) 464-6282/(714) 550-6421
8.	Orange Coast Title Company 1955 Hunts Ln., Ste. 200 San Bernardino, CA 92408	San Bernardino	WND	WND	5.81 Jim Sollami Sr. V.P./Regional Manager (909) 825-8800/554-6172 jims@octitle.com
9.	Ticor Title Company 1998 Orange Tree Ln. Redlands, CA 92374	San Bernardino	WND	WND	WND Ryan J. Orr Assistant Vice President (909) 386-0600/801-8100 www.ryanjorr.com

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New Data...
continued from pg. 1

exploring the possible benefits of exporting, and looking beyond our borders to expand their customer base. More than 95 percent of potential consumers live outside the United States and crave the world-class products offered by American businesses.”

According to international trade figures released by ITA, 156 U.S. metropolitan areas exported more than \$1 billion in merchandise in 2013. Thirty-three of the top 50 metropolitan areas for exports registered positive growth between 2012 and

2013—with 26 reaching record export levels.

Key merchandise export categories for the Riverside-San Bernardino-Ontario metropolitan area in 2013 included miscellaneous manufactures, transportation equipment, computer and electronic products, chemicals, and machinery. Canada, Mexico, Japan, the Netherlands, and China were the leading destinations for Riverside exports.

“Metro area exporters continue to find sales opportunities around the globe while boosting their bottom line and international competitiveness,” said *continued on page 36*

Hagman Disappointed but Hopeful for San Bernardino County as President Obama Plans to Designate San Gabriel National Monument

Assemblyman Curt Hagman expressed deep disappointment that President Obama is going forward with designating roughly 350,000 acres of the Angeles National Forest as a San Gabriel National Monument.

“The President is taking this action without a single public hearing in San Bernardino County or consultation with the San Bernardino County Board of Supervisors or any of the elected public leaders at the federal, state or local levels,” noted Hagman. “The silver lining is that we have been able to roll back inclusion of large portions of our county in this ill-advised plan. This would not have happened without the determined efforts of local leaders and I am proud to have been a part of them.”

Hagman pointed out that Los Angeles County Supervisor Mike Antonovich announced that their county public works, fire, planning and parks and recreation departments have all registered strong concerns over access, fire suppression, water resources and roads in the affected areas of Los Angeles County. “The list of issues is alarming,” Antonovich commented in his release. “We have been told repeatedly that this designation will have no impacts on the forest, yet our county departments immediately identified multiple areas of concern. We now have more questions than answers, and unfortunately, we will be unable to definitely determine the potential impacts of a designation prior to the President’s ill-advised executive order.”

“I stand with Supervisor Antonovich on this issue” said Hagman. “County leaders should represent their residents and fight hard for them.”

Palm Springs... year’s Presenting Sponsor of the ATHENA Awards is Jessup Auto Plaza. Tickets are \$60 per person or \$600 for a table of 10. For more information, visit www.psychamber.org or call (760) 325-1577.

For further information, please contact Nona Watson, CEO Palm Springs Chamber of Commerce at 760-325-1577, or email nwatson@pschamber.org.

Even Apple... Apple Pay private and secure, with the simplicity of a single touch of your finger,” answered Eddy Cue, Apple’s senior vice president of Internet Software and Services. It looks like they made the system too good for the retailers needs. Shame on Apple for making our private info private.

Meanwhile Apple has tried to do another good deed for its consumers by providing, for free, the newest album from the pop band U2. How about that! Free music! Well that backfired too. It turns out not everybody likes U2. (I don’t.) And many people want the right to decide just who gets to take up their hard drive space on their phones, iPods and computers. They might have done better with the new Beyoncé or Taylor Swift albums. Apple finally came out with directions for deleting the U2 album from iTunes libraries.

But Apple has what they still consider good news. They have introduced iPad Air 2, the thinnest and most powerful iPad ever. The new iPad features an improved Retina Display for enhanced contrast

As Recession Fades, Property Tax Bills Will Increase Because of Prop. 8

If you paid a smaller tax bill in recent years because the Riverside County Assessor lowered your property value to match slumping real estate prices during the recession, you might see more than the typical 2 percent maximum increase on this year’s bill.

Under Prop. 13, property valuations throughout California usually can increase no more than 2 percent a year – and valuation determines the amount of your tax bill. The way it works is that the assessed value in the year you buy a piece of property is set as a baseline and valuations in future years are controlled by limits set in Prop. 13.

Valuations for all properties are reviewed annually and in an economic downturn, another state law requires counties to reduce assessed values to keep them in line with property values in your area. But that law, Prop. 8, also says that when real estate prices start increasing again, the lower valuation that trimmed your tax bill during a recession must increase to match the current real estate market.

“Prop. 8 means you pay less in taxes when real estate prices are down, and we make sure you don’t pay more than your fair share,” Assessor Larry Ward said. “But when real estate prices start getting back to normal, state law says your fair share does, too.”

Taxpayers who think their property values are set too high this year may contact the Riverside County Assessor to determine the reason for the amount of the valuation. Often, the differences can be resolved at this stage. If a taxpayer and the assessor can’t reach agreement, the taxpayer has the right to appeal the assessment. But if you appeal, make sure you pay your property tax bill while the appeal is pending. If taxes are not paid on time, you will be subject to a 10 percent penalty regardless of whether your assessment is subsequently adjusted.

Property owners who disagree with their property’s assessed value may file a free decline-in-value application online. Applications are due by Nov. 3 and are available at www.riversideacr.com.

Property owners disputing the value set by the Assessor’s office may file an appeal with the Riverside County Clerk of the Board until Dec. 1. An application to appeal a changed assessment is available on the Clerk of the Board’s website at www.rivcocob.com.

For more information, visit www.riversideacr.com or call (951) 955-6200 or toll free (800) 746-1544.

and richer, more vibrant colors, and better cameras for taking stunning photos and videos. (Those adjectives are theirs.) iPad Air 2 and the new iPad mini 3 also offer something that this column predicted about two years ago. Touch ID. iPad is a magical piece of glass, they continue, that runs more than 675,000 apps specifically designed for it. (Remember back in the 90s when people didn’t use Apple because it didn’t run enough programs?)

“And the new iPad Air 2 is packed with amazing new innovations, weighs less than a pound, and at just 6.1mm is the thinnest tablet in the world,” according to Philip Schiller, Apple’s senior vice president of Worldwide Marketing. He continues, “iPad Air 2 has a new Retina Display with anti-reflective coating, second generation 64-bit A8X chip, all-new iSight and Face Time HD cameras, faster Wi-Fi and LTE wireless, and includes the revolutionary Touch ID fingerprint identity sensor.”

There are critics that have worried about someone getting their fingerprints in order to access their

continued on page 36

California Bill... Section 34601 of the Vehicle Code”); cable operators, satellite providers, and telephone corporations; and, certain motor clubs.
continued from pg. 16

The provisions of AB 1897 take effect on Jan. 1, 2015.

IE Outlook... expand by roughly 2.5% in 2014 – a slight decrease from last quarter’s forecast of 2.6% employment growth. Thereafter, expect nonfarm employment to have an average annual growth rate of 3.5% through the end of 2020. Additionally, as the labor market continues to move forward, the unemployment rate in the Inland Empire will maintain its downward trend. Beacon Economics is currently forecasting the region’s unemployment rate to drop to 6.1% by the end of 2020.
continued from pg. 24

Even Apple... computer. It strikes me that washing your hands and wiping your screen regularly can go a long way to protect your info, and keep you hygienic at the same time.
continued from pg. 35

Remember Lincoln’s line about fooling all of the people some of the time? It would begin to look as if it is also true that you can please all of the consumers some of the time and some of the consumers all of the time, but even Apple can’t please everybody all of the time.

New Data... Fred Latuperissa, director of the U.S. Commercial Service in Ontario. “We work with hundreds of businesses each year to help them navigate the avenues of exporting.”
continued from pg. 34

The Department of Commerce’s International Trade Administration works with American businesses of all sizes to identify export opportunities for their products and services to bolster President Obama’s National Export Initiative (NEI). A focus of the NEI is helping metropolitan areas identify regional strengths in order to increase their exports, boost the local economy, and create jobs for American workers.

For more information on exporting, contact the U.S. Commercial Service Export Assistance Center in Ontario at (909)390-8429 or visit export.gov/inlandempire.

For more information on the impact of Metropolitan Statistical Areas on U.S. exports, including fact sheets for the top 50 exporting MSAs in 2013, visit www.trade.gov/mas/ian/metroreport/index.asp.

EXPORTECH Inland Empire – Fall Session (November 11, Dec. 09, 2014 and January 13, 2015). Claremont, CA. Click here or contact Elizabeth Glynn, eglynn@cmtc.com or 310-984-0728 for more information.

Grow Your Business Through Exports – featuring U.S. Rep. Ed Royce. Oct. 30, 2014. Pomona, California. Learn more.

Growing Locally Expanding Globally: Food and Agriculture Conference on Export Opportunities. November 10, 2014. Fantasy Springs Resort 94-245 Indio Springs Pkwy Indio, California. Check back for more information or contact tony.michalski@trade.gov.

“Export University 101” hosted by City of Murrieta. Dec. 4, 2014 – save-the-date! or contact fred.latuperissa@trade.gov.

Second State To... “in a conspicuous place.” Willful violation results in a \$100 civil penalty. Current state law already requires employers to post more than 15 different notices at their worksite.
continued from pg. 16

AB 1522 requires the Labor Commissioner to enforce these requirements, including the investigation, mitigation, and relief of violations of these requirements. Moreover, the Labor Commissioner is authorized to impose specified administrative fines for violations and allows the Commissioner or the Attorney General to recover specified civil penalties against an offender who violated these provisions on behalf of the aggrieved, as well as attorney’s fees, costs, and interest.

While some larger employers in California provide paid sick leave or paid time off, AB 1522 mandates paid sick leave for part-time and seasonal workers, not just full-time employees. The term “employee” is only defined in the context of four exclusions. As such, it must be read expansively to apply to every employee, except those excluded.

The bill only exempts those covered by a valid collective bargaining agreement (CBA), an employee in the construction industry covered by a valid collective bargaining agreement, a provider of in-home supportive service workers, and an individual employed by an air carrier as either a flight deck or cabin crew member from the law’s mandate.

Finally, the bill amends Section 2810.5 of the Labor Code by adding an additional requirement to the employer written notice that an employee may accrue and use sick leave; has a right to request and use accrued paid sick leave; may not be terminated or retaliated against for using or requesting the use of accrued paid sick leave; and has the right to file a complaint against an employer who retaliates.

Chris Micheli is a principal with Aprea & Micheli, Inc., a Sacramento-based government affairs firm, and has been a lobbyist for the past 20 years.

Getaway to Big... Stuffed Salmon and Barbeque Chicken Pizza are all recommended. For dessert we ordered the Brownie Sundae which was definitely enough for 2-3 people to share.
continued from pg. 39

40797 Big Bear Blvd, Big Bear Lake, CA 92315

The Copper Q
645 Pine Knot Ave, Big Bear Lake, CA 92315

Shopping:
O Koo Ran for unique clothing and jewelry
40780 Village Drive, Big Bear Lake, CA 92315

Stupidiotic for stupid, amusing and even some thoughtful and useful novelty items!
40700 Village Drive, Big Bear Lake, CA 92315

The Bath Workshop where you can blend your own scents and make perfume, bath scrubs, oils and linen sprays. (After several blends, I finally choose French vanilla and pecan.)
47029 Village Drive, Big Bear Lake, CA 92315

North Pole Fudge and Ice Cream Co. for well...ice cream, fudge and those chocolate covered Twinkies.
618 Pine Knot Ave, Big Bear Lake, CA 92315

Spirit of the E... are unique and represent the entrepreneurial mindset and spirit that this event celebrates.”

The program will feature awards given out in nine categories, the presentation of a Lifetime Achievement Award and the 2014 “Best of the Best” award. This honor will be presented to one of the nine recipients who best exemplifies what it means to be an entrepreneur in terms of taking risks and building a successful enterprise that creates jobs and value where none existed before.

Entrepreneurial finalists for 2014 are:

Family Business

Steve and Kathy Nichols, Chino Valley Ranchers, Colton; Sheila Bath, Advance Disposal Co., Hesperia; Ray, Shaun, Nicole (Clesceri) Russell, and Angel Sanchez, Jr., Phenix Technology, Inc., Riverside

General Entrepreneur

Alan Boudreau, Boudreau Pipeline Corporation, Corona; Evan Cohen, Quality Marble & Granite, Ontario; Connie Lightcap, JC Supply & Manufacturing, Ontario

Innovator Entrepreneur

Shannon Illingworth, AVT, Inc., Corona; M. Sharon Rogone, Small Beginnings, Inc., Hesperia; Adel Sayegh, Universal Surveillance Systems, LLC, Rancho Cucamonga

Contract Manufacturing Entrepreneur

Mark Atchison, AMA Plastics, Riverside; Mark Peabody, Peabody Engineering & Supply, Inc., Corona; Cheryl Young & Jennifer Hall, Ejay Filtration, Inc., Riverside

Manufacturing Entrepreneur

Michael Hellmers, ESL Power Systems, Inc., Corona; Jeffrey Lyall, R.W. Lyall & Company, Inc., Corona; Terri Rogers, O.W. Lee Co., Inc., Ontario

Service-Based Entrepreneur

Brad McDermith, Computer Options, Inc., Redlands; B.J. Patterson, Pacific Mountain Logistics, LLC, Ontario; Heather Petersen, National Merchants Association, Temecula

Small or Emerging Enterprise

Hari Dhiman, 88 Spirits Corporation, Ontario; Kenya Mills, Innovative Infusion Solutions, Corona; Gene Sherman, VOCADEMY, The Makerspace, Riverside

Social Entrepreneur

Yolanda Carrillo, Corona-Norco Family YMCA, Corona; Angela Janus, ShareKitchen, Cathedral City Vici Nagel, Academy for Grassroots Organizations, Phelan

Supporter of Entrepreneurship

Tom Flavin and Joe Wallace, Coachella Valley Economic Partnership, Palm Springs; Hilda Kennedy, AmPac Tri State CDC, Grand Terrace; Paul Mata, Logos Lifetime Enterprises, Rancho Cucamonga

The finalists and award recipients are selected by an independent panel of judges consisting of past Spirit Award recipients. The 27 finalists represent the culmination of a nomination and evaluation process that included more than 130 nominees.

Individual tickets for the Nov. 13 event are \$110 per person and tables of 10 can be purchased for \$1,000. Special Premier VIP experience ticket packages are also available. For more information or to

Rain Forest... Wrap, The China Island Chicken Salad, The Chime-Cha-cha and an equally creative number of

fruity rum-based drinks.

(Warning: Beware of fruity rum-based drinks. Bring a designated driver with a taste for club soda.)

Lunch or dinner can be an event, whether you dine at the Ontario Mills Mall, Downtown Disneyland or the MGM Grand in Las Vegas (which is a two-story wonder).

My last visit to these three locations was back in 2007, but they are still there and I am happy to report that the servings are still generous and the wait staff is still happy to be of service. You cannot taste service but it can make all of the difference when you dine out.

OK, this may not be elegant dining. I didn’t even ask if they had a wine selection. But they do offer a good time that can be ideal for family outings, group parties or just a chance to break away from the grind of mall combat shopping during the holidays.

The story of how the Rainforest Café came to be is remarkable in itself. The original owner had come up with a “wild” idea for a restaurant and went in search of backers for the enterprise. In order to sell them on his vision, he painted his living room black and added the animals and effects to give his money people a true taste of his proposal.

I honestly do not know if that is true or just a form of urban legend, but it makes a great tale.

One last point. It may mean nothing to you, but I had to stop in the souvenir shop and by a t-shirt and coffee cup. They both had a giant lion’s head wearing a set of headphones. You could say I heard them calling me. They may not be calling you, but if you are in the market for a full meal and a fun dining experience without video games and yards of tickets to exchange for toys, this is a place for the family. Besides, the thunder drowns out the sound of screaming kids.

Ontario’s Rainforest Café is in the southeast corner of the Mills Mall at 4810 Mills Circle, Ontario, CA.

make reservations, call (909) 537-3708 or visit the event website at www.inlandspiritawards.com.

Commencing at 5:30 p.m., the gala includes a cocktail reception, dinner, special entertainment guests and the awards presentation. All proceeds benefit the Spirit of the Entrepreneur Scholarship at Cal State San Bernardino.

About the Inland Empire Center for Entrepreneurship

Located on the campus of Cal State San Bernardino, the Inland Empire Center for Entrepreneurship was recognized by the United States Association for Small Business and Entrepreneurship as having the top specialty entrepreneurship program in the U.S. for 2010.

The IECE offers a wide range of programs and services including academic programs that lead to business degrees in entrepreneurship for undergraduate and graduate students as well as delivering experiential learning and student support programs such as the Fast Pitch Competition. In the local community, the IECE offers existing and aspiring

For more information about the Spirit of the Entrepreneur Awards, contact Mike Stull at (909) 537-3708 or email mstull@csusb.edu.

Riverside is Among the Top 10 Cities and States for Job Growth

We're still slowly recovering from the staggering loss of jobs during the Great Recession, but some cities and states are rebounding faster than others. The job-growth numbers for the first three quarters of 2014 are now out. Research Professor Lee McPheters of the W. P. Carey School of Business at Arizona State University provides rankings and analysis of the winners and losers, based on the latest figures from the U.S. Bureau of Labor Statistics.

Top 10 cities and surrounding metro areas (1 million or more workers), for non-agricultural job growth -- comparing January through September of this year to the same nine months last year:

1. Orlando, Fla. – up 3.7 percent
2. Houston – up 3.5 percent
3. Dallas – up 3.4 percent
4. Miami – up 3 percent
5. Portland, Ore. – up 2.9 percent
6. Riverside, Calif. – up 2.8 percent (tie) Denver – up 2.8 percent
8. San Francisco – up 2.6 percent (tie) Seattle – up 2.6 percent
10. San Diego – up 2.4 percent

Top 10 states for non-agricultural job growth – comparing January through September of this year to the same nine months last year:

1. North Dakota – up 4.6 percent
2. Nevada – up 3.6 percent
3. Texas – up 3.3 percent
4. Utah – up 3.1 percent
5. Florida – up 2.9 percent
6. Oregon – up 2.8 percent
7. Colorado – up 2.7 percent
8. Delaware – up 2.5 percent
9. California – up 2.2 percent (tie)
- Washington – up 2.2 percent

Analysis:

The United States has added about 2.4 million jobs so far this year. The monthly average from January through September was 1.8-percent job growth nationwide. That pace is only slightly better than last year's, when we saw an overall annual increase of 1.7 percent, so the recovery remains

relatively slow.

On the state list, North Dakota has held the No. 1 spot every year since 2009, largely thanks to its oil and gas production. Nevada, Texas and Utah also topped 3-percent job growth this time, with Nevada's economy receiving a big boost from building activity and impressive construction gains of more than 10 percent.

"Seven of the top 10 job-growth states so far this year are in the West," says McPheters, director of the JPMorgan Chase Economic Outlook Center at the W. P. Carey School of Business. "Oregon and Delaware are new on the list this time, replacing Idaho and Arizona."

Arizona actually fell out of the top 10 for the first time in two years. Even though it ranked No. 3 in health-care job growth and No. 5 in financial-activities job growth, the state has now dropped to No. 14 overall. Manufacturing, government and construction contributed to the decline.

The bottom 10 states so far this year are Michigan, Pennsylvania, Connecticut, Maryland, Illinois, Vermont, Virginia, New Jersey, New Mexico and last-place Alaska. Five of these states were also on the bottom in 2013: Pennsylvania, Vermont, Virginia, New Mexico and Alaska.

McPheters notes very high interest in state economic performance right now because 30 governors are up for reelection, including those in top-10 states Nevada, Florida, Oregon, Colorado and California, as well as bottom-10 states Michigan, Pennsylvania, Connecticut, Illinois, Vermont, New Mexico and Alaska.

On the top 10 cities list, Orlando holds the No. 1 position with 3.7-percent job growth, double the national pace.

"Eight of the top large cities for job creation are in the West," explains McPheters, "However, Florida also did well, with two cities on the list."

Seven of the top 10 cities are clustered in Florida, Texas and California. They include Orlando, Miami, Houston, Dallas, San Francisco, San Diego and Riverside, Calif.

The greater Phoenix labor market dropped out of the top 10, as its rate of job growth slipped from 2.7 percent in 2013 to a more modest 2.2 percent during the first three quarters of this year. Phoenix is currently No. 12 among labor markets with 1 million or more workers.

Still, seven large labor markets have job creation below 1 percent: Chicago, Cleveland, Philadelphia, Kansas City, Pittsburgh, northern Virginia and lastly, Detroit.



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EXECUTIVE TIME OUT

Getaway to Big Bear – No Airfare Necessary

By Christine Rolfe

The last time I was in Big Bear, my friend Diana and I had our first argument. We were hiking up an open trail when she insisted on turning back because she was afraid of being furiously attacked by a bear. I assured her we were safe but she was insistent as she kept reminding me we were in “Big Bear”...where there must be big bears! Well, Big Bear was named after the grizzly bear but the last one seen in the area was after 1908. Today there are only black bears, or as I reminded her...the “friendly” bears. Nevertheless, we didn’t see any bears unless you counted the ones in the souvenir shops.

It had been over two years since that hike and I was finally back visiting Big Bear. Driving up the winding highway, I was reminded of how fortunate I was to live so close to the mountains (and how easy it was to forget about visiting). Just over an hour and a half from the Ontario Airport, it is a close drive to truly get away from the city. No airfare. No flight delays. No pat downs.

Depending on the season, there is hiking, boating, fishing, kayaking, mountain biking or skiing. If you are up for something a little different, you can even try ziplining, tree climbing, ride a Segway or schedule an aqua flight. I was quite enthusiastic about tree climbing, but this trip was more about relaxing. Good eats, shopping, a boat tour and a night at Oktoberfest reeled us in.

We checked into our townhome rental reserved through Snow Summit Townhouses. We were given unit #37 which had the perfect rustic feel of a cabin. The upstairs living and kitchen area was quite spacious. I could easily imagine coming back with the entire family and friends. There was even a foos-

ball table in which we quickly started a competitive match to test our gaming skills. I am proud to say that I won...barely. To celebrate my win, it was off to Big Bear Village.

While I have visited Big Bear countless times, I have never shopped the streets of Big Bear. Expecting not much more than bear motifs, I was delight-



Miss Liberty Paddlewheel Tour Boat

ed with the shopping. Small boutique stores lined the Big Bear Village along with restaurants and a few sweet shops. While on vacation, everything looks so shinny and pretty. I will attribute it to the body unwinding because my willpower was waning and my shopping bags were getting heavy. Some scented body oils, a new jacket, bracelet and chocolate covered Twinkies for the kids were among the purchases made. To assure we left enough shopping treasures for other visitors, we finally left the racks and headed to the marina for our scheduled boat tour of the lake.

We arrived just in time to board *Miss Liberty*, a 64’ long Skipperliner that offers 90 minute guided tours of Big Bear Lake. The weather was beautiful as we relaxed on the upper deck and enjoyed the narration highlighting Big Bear’s history. The lake stretches seven miles

and we motored across it all, admiring the waterfront homes and waving at the fisherman and people on shore. *Miss Liberty* offers public cruises and is also available for corporate events and private parties.

Soon the sun was setting and we headed over to Oktoberfest. The hall was packed with people and the

6:00 p.m.

Come the next morning, we headed to Copper Q for a pumpkin-flavored latte. The Copper Q is a cute coffee shop to grab a premium coffee drink or pastry. I especially enjoyed the pumpkin flavored whip cream that topped my not-so-low calorie latte. There are also a few kitchen-ware items for sale that you can browse while waiting for your order.

And just as fast as we arrived, it was time to head home. With so much to offer, I promised myself I would be back with my son to give the mountain biking at Snow Summit a try. And maybe he would like the tree climbing adventure. And while we have our active gear on, a hike or two would be great too. And of course we’d have to see the lake, shop, eat and.....perhaps stay a week!

Snow Summit Townhouse Rentals

861 Thrush Drive #44
Big Bear Lake, CA 92315
(909) 866-2223 / (800) 445-2223

Miss Liberty Paddlewheel Tour Boat:

Pine Knot Landing, LLC
439 Pine Knot Ave, Big Bear Lake, CA 92315
For Reservations call 909.866.8129
Adults (13+): \$20.00
Seniors, Military: \$18.00
Children (5-12): \$13.00
Kids under 4 are free

Eateries:

Between all the activities, we did have a chance to nourish the body with some good grub.

Nottinghams Restaurant is the perfect place to watch a game while having a great meal. The Butternut Squash Ravioli,

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COMPUTER/TECHNOLOGY

Even Apple Isn't Right All of the Time

By J. Allen Leinberger

Apple has always been an innovator—a game changer. You may remember the Bondi Blue iMac, the original iPod (which was introduced a month after 9-11), the flat screen, the

iPhone and the iPad. None were original. None are exclusive. But all have defined the products of the 21st century. There are other tablets and other smartphones, but

Apple defines them like Xerox defines copiers or Kleenex defines tissues. Thus it was that Apple assumed its new Apple Pay would lead the nation into the

paperless marketplace that we have been promised by futurists for years. And in the last week of October we thought we were there.

Visa, MasterCard and American Express had approved the use of their cards as credit forms for the new iPhone 6. All you had to do was flash your phone in front of the meter and your card was charged for your purchase. On top of that over 30 retailers had OK'ed the system for their stores.

But almost immediately the wheels fell off of the wagon. Wal-Mart, CVS, Rite-Aid and Best Buy, among others, changed their minds and decided not to go with the Apple Pay program.

Why? Well, their story is that they were afraid that people with other phones, like the Droids, would not shop with them. I'm just guessing here but I am pretty sure that the Apple Pay system or something similar, would have allowed compromise. After all, MP3 music plays on all MP3 players, not just iPods.

Now we find out the stores had a more ulterior motive. Apple's system does not provide enough customer information. Apparently when you swipe your credit card, the store gets a free profile of who you are, where you live and how you shop.

Imagine. We worry when some Russian teenagers crack the system at our favorite discount store and get our info. But we never thought that the store itself was tracking us. Complaining that they want more information tells me that we could really mess them up if we only spent cash from now through Christmas.

How does Apple feel about all of this? "Our team has worked incredibly hard to make
continued on page 35

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- Ken Clark, President & Chief Operating Officer, Farmer Boys Food, Inc.



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